



REPORT
ON
FAMILY LIVING SURVEY
AMONG INDUSTRIAL WORKERS
1958-59

KANPUR

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PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944—46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944—46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This Report relates to the Enquiries conducted in Kanpur Centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this Report devolved on Shri J. N. Sharma, Research Officer, assisted by Shri N. K. Sharma,

Investigator Grade I, under the guidance and supervision of Shri L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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PART I
(FAMILY BUDGET)

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CHAPTER I

SCOPE AND METHOD OF THE SURVEY

1.1. *Family living study*

Family living studies aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget surveys, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information such as the economic status of the family is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given

by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Kanpur, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2. *Description of the survey*

The last family budget survey in Kanpur was conducted during 1945-46†. The present survey in Kanpur was part of an integrated scheme of family living surveys among industrial workers at 50‡ important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Kanpur centre presented in this Report.

*Report on International Definition and Measurement of Standards and Levels of Living (U.N.), 1954.

†Report on an Enquiry into Family Budgets of Workers in Kanpur, 1945-46.

‡A list of 50 centres is given in Appendix I.

1.2.1. *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank, of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1.2.2. *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen;
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by

the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Kanpur, which was a factory-centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as "non-manual". On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

1.2.3. *Delimitation of area*

The geographical area to be covered in the course of the survey at a centre was decided in consultation with local organisations—both official and non-official, municipalities or corporations and other knowledgeable authorities—during a preliminary survey conducted in December, 1957—February 1958. At the Kanpur centre, the following localities were selected for the purpose of the survey:

- (i) All mohallas/chaks within Kanpur having working class population of 5 per cent. or more,
- (ii) Labour colonies, and
- (iii) Villages—Rajidpur, Gujjupurwa, Sujatganj, Tatia (Singha), Pokhar, Purwa, Chaukhera, Mawaiya, Safiapur and Qazikhera.

1.2.4. *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey, it was decided to adopt tenement sampling at Kanpur centre.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Kanpur was 720 families to be canvassed

for Schedule 'A' and 240 for Schedule 'B'. The number of schedules finally collected and tabulated was 723 Schedule 'A' and 239 Schedule 'B'. In all cases where a block was repeated in the sub-sample of two months, separated by not more than six months, the list was made up-to-date by incorporating additional families and deleting left-out families. Other details of families were not checked, thus eliminating actual relisting. However, sampling in such a case was done afresh. If listing was thus eliminated for two blocks in a month then 18 families instead of 15 were investigated in a month for Schedule 'A'. This led to an increased sample size for Schedule 'A'. The difference between the number of sampled families originally fixed and the number of families finally covered for Schedule 'B' was due to rejection of one schedule because of unsatisfactory data, etc.

The two samples drawn for Schedule 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage the area to be covered was divided into well-defined blocks of 150 or 200 households each and the percentage of working class population in each of these was determined. All blocks having a working class population of 80 per cent. or more formed stratum 1 and those having 10 to 80 per cent. working class population constituted stratum 2. In stratum 1, blocks were arranged by chaks and within them by number of working class households and 4 independent samples of 12 blocks each were selected systematically with probability proportional to the number of working class households. In stratum 2, clusters of 2 blocks each were formed such that the blocks within a cluster were dissimilar with respect to the industries in which the workers were employed. Four independent samples of 12 clusters each were selected systematically with probability proportional to the number of working class households. Each of the 12 clusters sampled for an Investigator was assigned to a particular month for enquiry by a random process. The second stage unit for selection was a working class family. Each month the Investigator listed all the families in the cluster allotted to that month by house-to-house visit and classified them as working class families and others. While listing, information was also collected on family size, the expenditure class to which it belonged and the State of origin of the head of family. The two expenditure classes were those with expenditure less than Rs. 60 per month and others. This information was used to arrange the working class families in the cluster, first by family size (single

member families and others) and within these classes by expenditure class and within these by State of origin. Those belonging to State of origin of the majority of families in the cluster were put in one class and the rest formed the other class. A simple systematic sample of 20 working class families was drawn from this arranged list. Every fourth family in this sample was contracted for filling Schedule 'B' and the remaining three were selected for Schedule 'A'.

1.2.5. *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Kanpur centre was August, 1958 to August, 1959.

1.2.6. *Method of survey*

The 'Interview Method' was followed for the collection of data, as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1.2.7. *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete schedule 'A' (relating to income and expenditure). The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1. *Introductory*

Kanpur is one of the most important industrial centres in Uttar Pradesh. The industries which have made Kanpur famous are the manufacture of cotton and woollen textiles and leather goods.

2.2. *Population*

With a population of 9.7 lakhs, Kanpur is the largest city in Uttar Pradesh. The population of Kanpur has registered a rapid increase especially during the three decades ending 1961. The following table shows the growth of population in Kanpur from 1901 onwards:

TABLE 2.1

Year	Population						Decennial percentage variation
1901*	2,02,797
1911	1,78,557 (—) 11.95
1921	2,16,436 (+) 21.21
1931	2,43,755 (+) 12.62
1941	4,87,324 (+) 99.92
1951	7,05,383 (+) 44.75
1961†	9,71,062 (+) 37.66

*Figures for the years 1901 to 1951 taken from Census of India, 1951, Vol. I, Part II-A.

†Figures for the year 1961 taken from Census of India—1961, Final population totals, Paper No. 1, 1962.

2.3. *Working class areas*

The working class population in Kanpur was reported to be concentrated in the following areas:

- (i) Gwaltoli,
- (ii) Sisamau,
- (iii) Deputy-ka-Parao,
- (iv) Darshanpurwa,
- (v) Juhi,
- (vi) Babupurwa, and
- (vii) Chamanganj including Parade.

2.4. *Working class markets*

The markets patronised predominantly by the working class population in Kanpur are:

- (i) Darshanpurwa,
- (ii) Sisamau,

- (iii) Parade,
- (iv) Gwaltoli,
- (v) Juhi, and
- (vi) Baquarganj.

The above mentioned markets have been selected for the collection of retail prices for the new series of Consumer Price Index number for Kanpur centre.

2.5. General characteristics of working class population—survey results

2.5.1. Industries

According to the survey the estimated number of working class families (as defined for the purpose of the survey) in Kanpur was about 60 thousands. The estimated number of employees in these families was 67 thousands. A distribution of these employees by industries and in each industry by sex and adults/children is given in table 2.2. In column 7, the average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2.

Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Cotton spinning and weaving in mills ..	100·00	—	—	100·00	32,277	82·20	401
Cotton textiles—rest ..	100·00	—	—	100·00	5,231	68·68	59
Leather and leather products ..	100·00	—	—	100·00	5,020	63·38	53
Services ..	86·85	9·48	3·67	100·00	3,150	80·69	38
Rest ..	99·78	—	0·22	100·00	21,374	76·74	254
All ..	99·31	0·45	0·24	100·00	67,052	77·92	805
Number of employees (unestimated)*	801	2	2	805	×	×	×

*Unestimated figures stand for sample total and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".

Of the total employees, a large proportion (about 56 per cent.) were employed in cotton spinning and weaving in mills and cotton textiles—rest. The proportion of women and children (upto the age of 14 years) was negligible.

The average monthly income per employee was Rs. 77.92, the highest (Rs. 82.20) being in cotton spinning and weaving in mills.

2.5.2. Occupations

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.3

Distribution of employees (including apprentices) by occupation and other details

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Spinners, piecers and winders	100.00	..	..	100.00	10,087	79.83	127
Drawers and weavers	100.00	..	..	100.00	11,159	89.98	148
Spinners, weavers, knitters, dyers and related workers—rest ..	100.00	..	..	100.00	19,550	74.08	225
Leather cutters, testers and sewers (except gloves and garments) and related workers ..	100.00	..	..	100.00	3,396	58.03	29
Labourers not elsewhere classified	100.00	..	..	100.00	9,409	72.65	105
Rest	96.56	2.22	1.22	100.00	13,451	80.82	171
All occupations	99.31	0.45	0.24	100.00	67,052	77.92	805
Number of employees (unestimated)	801	2	2	805	x	x	x

Most of the workers were employed in occupations connected with cotton textiles.

The average monthly income from paid employment per employee was in case of spinners, piecers and winders, drawers and weavers and in occupations classified as 'rest' higher than the overall average for all occupations.

2.5.3. *Nature of employment and type of settlement*

Table 2.4 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual employment and (b) settled or not-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked.

Number of days worked during the last month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0	2.81	4.00	3.16	2.50	3.51	27
1-7	0.40	0.81	0.52	0.18	0.70	6
8-15	10.18	22.13	13.72	12.43	11.40	99
16-19	3.12	9.67	5.06	3.54	5.85	43
20-23	22.84	24.38	23.30	29.14	20.25	215
24-27	56.42	35.71	50.29	46.16	52.43	783
28-31	4.23	3.30	3.95	6.05	2.86	32
Total	100.00	100.00	100.00	100.00	100.00	805
Percentage to total	70.36	29.64	100.00	34.33	65.67	
Number of employees (unestimated) ..	566	239	805	276	529	x

Of the total employees, about 70 per cent. were regular and the remaining 30 per cent. were casual*. A majority (about 66 per cent.) of employees were not settled at the centre.

*The classification of workers into regular and casual was done on a different basis from the one adopted in the 'Occupational Wage Survey' conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

2.5.4. Family income

The average monthly income per family of the population surveyed was Rs. 94.03. The estimated distribution of families in different income-groups is given in table 2.5.

TABLE 2.5

Distribution of families by monthly income

Monthly family income class	Percentage of families to total
1	2
Less than Rs. 30	1.93
Rs. 30 to less than Rs. 60	14.22
Rs. 60 to less than Rs. 90	38.66
Rs. 90 to less than Rs. 120	28.34
Rs. 120 to less than Rs. 150	8.58
Rs. 150 to less than Rs. 210	4.61
Rs. 210 and above	3.66
Total	100.00

The modal family income group was from 'Rs. 60 to less than Rs. 90'. Only about 8 per cent. of the families had income of Rs. 150 or more.

2.5.5. Family size

The average size of the family was 3.23 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6

Distribution of families by size

Family size (number of members)	Percentage of families to total
1	2
One	31.03
Two and three	30.06
Four and five	22.99
Six and seven	11.36
Above seven	4.56
Total	100.00

A large proportion (31 per cent.) of families consisted of single member.

CHAPTER 3

FAMILY CHARACTERISTICS

3.1. *Introductory*

Some general details of the working class population in Kanpur have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Kanpur, as revealed by the survey, is presented below:

3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1
Percentage distribution of family members by age, sex and marital status

Sex and marital status	Number of members (unestimated)	Age (years)								Percent-age distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Unmarried	607	26.30	52.17	20.15	1.25	0.13	..	..	100.00	25.37
Married	765	..	1.78	44.86	47.65	2.06	1.94	1.71	100.00	33.08
Widowed	71	..	..	33.68	47.71	11.52	1.74	5.35	100.00	2.51
Divorced	3	..	..	100.00	..	..	..	..	100.00	0.09
Separated	2	..	..	..	100.00	..	..	..	100.00	0.04
Sub-total	1,448	10.92	22.63	34.21	28.34	1.64	1.12	1.14	100.00	61.09
<i>Women</i>										
Unmarried	395	39.75	55.47	4.45	0.33	..	..	..	100.00	15.82
Married	493	0.28	4.54	68.02	26.35	1.52	0.97	0.32	100.00	21.25
Widowed	50	..	..	3.73	31.55	6.70	7.91	50.11	100.00	1.77
Divorced	3	..	..	100.00	..	..	..	..	100.00	0.07
Separated	..	..	..	..	..	..	..	..	..	..
Sub-total	941	16.32	25.03	38.22	15.96	1.13	0.89	2.46	100.00	38.91
Total ..	2,389	13.02	23.57	35.77	23.52	1.44	1.03	1.65	100.00	100.00
<i>Number of members (unestimated)</i>										
		325	569	830	552	39	30	44	2,389	x

Taking all the members living with the families at the centre, about 61 per cent. were men and 39 per cent. women. Children of 14 years of age or below constituted about 37 per cent. of the total and persons of 55 years and above about 4 per cent. Of the persons falling in the age-group 15 to 54, about 64 per cent. were men and 36 per cent. women. In this age-group among men, 14 per cent. were unmarried, about 80 per cent. married, and about 5 per cent. widowers and the rest separated or divorced. Among women in the same age-group, about 4 per cent. were unmarried, about 93 per cent. married, about 3 per cent. widows and the percentage of divorced was negligible.

3.3. Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2
Percentage distribution of families by religion and size

Size of family	Religion			All
	Hinduism	Islam	Rest	
1	2	3	4	5
One	33.11	25.91	4.99	31.03
Two and three	31.18	25.91	26.82	30.06
Four and five	24.09	20.24	9.77	22.99
Six and seven	8.45	17.55	55.18	11.36
Above seven	3.17	10.39	3.24	4.56
Total	100.00	100.00	100.00	100.00
Percentage of families to total	78.26	19.29	2.45	100.00
Average size of the family	2.98	3.97	4.97	3.23
Average number of children per family	0.99	1.75	2.59	1.18

3.4. Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3

Percentage distribution of families by mother-tongue and size

Size of family	Mother-tongue			
	Hindi	Urdu	Rest	All
1	2	3	4	5
One	32.69	23.67	7.45	31.03
Two and three	30.41	26.75	40.05	30.06
Four and five	22.73	23.78	29.95	22.99
Six and seven	9.86	19.16	22.55	11.36
Above seven	4.31	6.64	..	4.56
Total	100.00	100.00	100.00	100.00
Percentage of families to total	84.49	13.87	1.64	100.00
Average size of the family	3.09	3.95	4.00	3.23
Average number of children per family	1.06	1.84	1.59	1.18

Hindi-speaking families formed about 84 per cent. of the total and the remaining families spoke other languages.

3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

Percentage distribution of family members in various monthly family income classes by age-group and levels of literacy.

Age-group* and educational standard	Monthly family income class (Rs.)							All
	<30*	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Age less than 5 years</i>								
Below primary .. .. .	..	2.40	..	..	..	10.00	17.54	2.23
No education	100.00	97.60	100.00	100.00	100.00	90.00	82.46	97.77
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Age 5 years and above</i>								
Illiterate	72.19	72.68	66.40	54.48	46.88	52.01	34.19	57.48
Below primary .. .. .	..	15.22	16.23	25.04	26.38	21.83	28.68	21.28
Primary	27.81	7.35	11.78	13.25	12.67	14.14	22.52	13.07
Middle .. .. .	..	2.48	4.21	5.20	6.80	8.61	12.61	5.63
Matriculate .. .. .	..	2.01	1.22	1.43	4.64	3.12	2.00	1.96
Others .. .. .	..	0.26	0.16	0.60	2.63	0.29	..	0.58
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

*The sign '<' in this and subsequent tables denotes 'less than'.

Only a small percentage of children aged less than 5 years had started receiving education and they too were mostly in the higher income groups (Rs. 150 and above). The percentage of illiterate members generally decreased with an increase in family income whereas the percentage of members having primary and middle standards of education was, generally, higher in higher income classes.

3.6. Births and deaths

Demographic data on births and deaths in the sampled families during the year preceding the date of survey are presented in table 3.5 and 3.6.

TABLE 3.5

Total number of births during the year by (i) type of birth (ii) age of mother and (iii) sex of child

Item							Total number of births
1							2
<i>Type of birth</i>							
Abortion	..	..	..	..	..	..	128
Still-birth	..	..	..	..	..	..	256
Live-birth	..	..	..	..	..	..	7,330
Total - births							7,714
Live-births per 100 members	..	..	..	..	..	..	3.76
<i>Age of mother</i>							
Below 15 years	..	..	..	..	..	..	175
15-24 years	..	..	..	..	..	..	2,699
25-34 years	..	..	..	..	..	..	4,300
35-44 years	..	..	..	..	..	..	540
45 and above	..	..	..	..	..	..	..
Total							7,714
<i>Sex of child</i>							
Male	..	..	..	..	..	..	3,797
Female	..	..	..	..	..	..	3,533
Total—live-births							7,330
Live-births per 100 members	..	..	..	..	..	..	3.76

TABLE 3.6

Total number of deaths during the year by (i) sex, (ii) age and (iii) cause of death

Item								Total number of deaths
1								2
<i>(i) Sex</i>								
Male	..	..	..	..	..	..	..	3,169
Female	..	..	..	..	..	..	..	2,775
Total								5,944
<i>(ii) Age</i>								
Below 15 years	..	..	..	..	..	..	..	3,333
15-34 years	..	..	..	..	..	..	..	863
35-54 years	..	..	..	..	..	..	..	518
55-64 years	..	..	..	..	..	..	..	176
65 and above	..	..	..	..	..	..	..	1,054
Total								5,944
<i>(iii) Cause of death</i>								
Group*—(a)	..	..	..	..	..	..	..	1,592
Group—(b)	..	..	..	..	..	..	..	802
Group—(c)	..	..	..	..	..	..	..	1,198
Group—(d)	..	..	..	..	..	..	..	..
Group—(e)	..	..	..	..	..	..	..	..
Group—(f)	..	..	..	..	..	..	..	93
Group—(g)	..	..	..	..	..	..	..	390
Group—(h)	..	..	..	..	..	..	..	1,141
Not recorded—(i)	..	..	..	..	..	..	..	728
Total—deaths								5,944
Total—deaths per 100 members								3.08

*Group (a) : fevers, (b) small pox, plague, cholera, (c) tuberculosis, cancer, diphtheria, asthma, respiratory diseases, heart diseases, dysentery, diarrhoea, other stomach troubles, rickets, mental deformity, (d) complication of child birth, (e) industrial accidents, snake bite, suicide, non-industrial accidents, (f) old age, (g) other causes diagnosed and (h) other causes undiagnosed.

Total live-births per 100 members worked out to 3.76 in a year and total death per 100 members came to 3.08 in a year taking all families into account, i.e., both single member families and multi-member families.

3.7. Distribution of family-members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.7.

TABLE 3.7

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (years)								Percent age distribution of all members
		Below 5	5-14	15-34	35-54	55	59	60-64	65 and above	
1	2	3	4	5	6	7	8	9	10	11
Male										
Employer	..	..	..	..	..	..	..	..	..	..
Employee	798	..	0.25	46.37	48.78	2.50	1.11	0.99	100.00	34.48
Apprentice	5	..	..	100.00	..	..	..	..	100.00	0.14
Self employed	29	..	2.99	74.35	17.48	2.28	..	2.90	100.00	1.27
Unpaid family labour	2	..	65.99	34.01	..	..	..	..	100.00	0.09
Unemployed	31	..	15.27	73.00	11.73	..	..	..	100.00	1.40
Not in labour force	583	28.13	56.62	11.70	0.44	0.48	1.28	1.35	100.00	23.71
Sub-total	1,448	10.92	22.63	34.21	28.34	1.64	1.12	1.14	100.00	61.03

TABLE 3.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Female</i>										
Employer	..	..	..	..	..	..	..	..	..	..
Employee	2	..	..	75.48	24.52	..	..	..	100.00	0.15
Apprentice	..	..	..	..	..	..	..	..	..	..
Self employ- ed	6	..	..	66.29	..	19.30	14.21	..	100.00	0.28
Unpaid family labour	4	..	..	72.70	27.30	..	..	..	100.00	0.12
Unemployed	2	..	50.00	..	..	..	..	50.00	100.00	0.07
Not in labour force	9.27	16.58	25.35	37.82	16.04	1.01	0.80	2.40	100.00	38.29
Sub-total	941	16.32	25.03	38.22	15.96	1.13	0.89	2.45	100.00	38.91
Total	2,389	13.02	23.57	35.77	23.52	1.44	1.03	1.65	100.00	100.00
Number of members (unestima- ted)		325	569	830	552	39	30	44	2,389	x

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Kanpur comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of 38 per cent. consisting of gainfully occupied persons and unemployed persons.

3.8. *Distribution of family-members by age, sex and economic status*

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependant for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below:

TABLE 3.8

Percentage distribution of family members by age, sex and economic status

Economic status and sex	Number of members (un-estimated)	Age (years)								Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above			
1	2	3	4	5	6	7	8	9	10	11	
<i>Earners</i>											
Male ..	812	..	0.07	46.66	48.44	2.60	1.15	1.08	100.00	35.09	
Female ..	2	..	..	73.09	26.91	..	..	..	100.00	0.16
Sub total	814	..	0.07	46.78	48.34	2.59	1.15	1.07	100.00	35.25	
<i>Earning dependants</i>											
Male ..	25	..	14.11	77.46	5.87	2.56	..	..	100.00	1.13
Female ..	12	..	..	52.76	20.08	11.52	8.39	7.25	100.00	0.48
Sub total	37	..	9.93	70.13	10.08	5.22	2.49	2.15	100.00	1.61	
<i>Non-earning dependants</i>											
Male ..	611	26.83	54.84	14.65	1.01	0.25	1.13	1.29	100.00	24.87	
Female ..	927	16.59	25.45	37.89	15.86	1.01	0.80	2.40	100.00	38.27	
Sub total	1,538	20.62	37.04	28.73	10.01	0.71	0.93	1.96	100.00	63.14	
Total ..	2,389	13.02	23.57	35.77	23.52	1.44	1.03	1.65	100.00	100.00	
Number of members (unestimated)		325	569	830	552	39	30	44	2,389	x	

Earners and earning dependants constituted about 37 per cent. of the total, about 36 per cent. being males and the remaining about 1 per cent. females. Earners and earning dependants mostly came in the age-group 15 to 54 years, though a small proportion of children also came in this category. The non-earning dependants, who consisted mainly of children and females doing household work, accounted for 63 per cent.

3.9. Family size, composition, economic status and earning strength by income

3.9.1. Analysis by family income

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. It may be pointed out here that the lowest income class accounts for a small fraction of the total families and as such no attempt has been made to derive any conclusions on the basis of the figures given under this class in the analysis of the table given below and subsequent tables. The two-way distribution of families by income and size is given in table 3.9.

TABLE 3.9

Percentage distribution of families by family income and family size

Family size	Monthly family income class (Rs.)							All
	<30	30 - 60	60 - <90	90 - <120	120 - <150	150 - <210	210 and above	
1	2	3	4	5	6	7	8	9
One ..	73.61	45.78	38.19	23.05	21.00	..	..	31.03
Two and three	26.39	32.64	36.91	26.85	16.80	24.49	12.51	30.06
Four and five	..	16.78	17.50	33.25	32.28	30.66	6.44	22.99
Six and seven	..	3.87	7.01	13.83	17.12	21.81	46.52	11.36
Above seven	..	0.93	0.39	3.02	12.80	23.04	34.53	4.56
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	1.93	14.22	38.66	28.34	8.58	4.61	3.66	100.00
Number of families (un-estimated)	11	108	281	210	60	35	18	723

Family income, on the whole, tended to increase with the size of the family and in higher income classes there was generally a larger percentage of large sized families.

The composition of families by the economic status of members is given in table 3.10.

TABLE 3.10
Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30-60	60-90	90-120	120-150	150-210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult-male ..	1.00	1.02	1.02	1.10	1.19	1.70	2.20	1.13
Adult-female ..	..	..	..	..	0.04	..	..	0.01
Children-male ..	..	..	..	..	0.01	..	..	0.00
Children-female ..	..	..	..	..	..	..	..	..
All earners ..	1.00	1.02	1.02	1.10	1.24	1.70	2.20	1.14
<i>Earning dependants</i>								
Adult-male ..	..	..	0.01	0.03	0.12	0.15	0.08	0.03
Adult-female ..	..	0.02	..	0.02	0.05	0.02	0.03	0.02
Children-male ..	..	0.01	..	0.01	0.01	..	..	0.01
Children-female ..	..	..	..	..	..	..	..	..
All earning dependants ..	..	0.03	0.01	0.06	0.18	0.17	0.11	0.06
<i>Non-earning dependants</i>								
Adult-male ..	..	0.06	0.08	0.22	0.22	0.35	0.28	0.15
Adult-female ..	0.18	0.53	0.61	0.75	0.82	1.09	1.79	0.71
Children-male ..	0.15	0.36	0.44	0.84	0.90	1.21	1.57	0.65
Children-female ..	..	0.31	0.34	0.59	0.93	1.28	1.04	0.52
All non-earning dependants	0.33	1.26	1.47	2.40	2.87	3.93	4.68	2.03
<i>All</i>								
Adult-male ..	1.00	1.08	1.11	1.35	1.53	2.20	2.56	1.31
Adult-female ..	0.18	0.55	0.61	0.77	0.91	1.11	1.82	0.74
Children-male ..	0.15	0.37	0.44	0.85	0.92	1.21	1.57	0.66
Children-female ..	..	0.31	0.34	0.59	0.93	1.28	1.04	0.52
All members	1.33	2.31	2.50	3.56	4.29	5.80	6.99	3.23
Number of members (unestimated) ..	16	263	747	742	291	197	133	2,389

The average number of members per family was 3.23. Of these, 1.11 were earners, 0.06 earning dependants and 2.03 non-earning dependants. The proportion of earners to the total members decreased with an increase in the level of income upto the income-class 'Rs. 120 to less than Rs. 150' and showed a tendency to increase thereafter.

More light on the variation in the earning strength with family income is thrown by table 3.11 which gives the distribution of families by earning strength and income.

TABLE 3.11

Percentage distribution of families by earning strength and income

Earning strength	Monthly family income class (Rs.)							
	30	30 -- < 60	60 -- < 90	90 -- < 120	120 -- < 150	150 -- < 210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner ..	100.00	93.48	97.70	86.62	59.98	33.82	23.63	85.12
One earner and one or more earning de- pendants ..	..	3.81	0.55	4.13	15.45	8.33	5.19	3.82
Two earners..	..	2.71	1.75	8.26	22.71	45.50	29.33	8.52
Two earners and one or more earning dependants	..	..	..	..	0.93	..	2.85	0.18
Three earners	..	..	..	0.54	0.93	4.18	28.96	1.48
Three earners and one or more earning dependants	..	..	..	0.45	..	8.17	..	0.51
More than three earners with or without earning de- pendants ..	..	..	..	..	..	..	10.04	0.37
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, those having one earner were in a large majority, being about 85 per cent. of the total. The percentage of families having more than two earners was rather small.

Table 3.12 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash

and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3.12

Percentage distribution of families by income and earning strength in terms of relationship with the main earner

Family earning strength in terms of relationship with the main earner	Number of families (unestimated)	Monthly family income class (Rs.)								Total	Percentage distribution of all families
		<30	30 - <60	60 - <90	90 - <120	120 - <150	150 - <210	210 and above			
1	2	3	4	5	6	7	8	9	10	11	
Self	613	2.30	15.90	44.03	29.14	5.74	1.86	1.03	100.00	85.12	
Self and wife or husband ..	9	..	18.68	12.80	13.60	49.34	5.58	..	100.00	1.42	
Self and one or more children ..	35	..	5.27	6.80	27.14	30.08	19.88	9.93	100.00	4.28	
Self, wife or husband and one or more children ..	4	..	..	54.11	27.05	..	..	18.84	100.00	0.55
Self and one or more other family members ..	58	..	4.39	6.86	27.06	16.28	20.86	24.55	100.00	7.58	
Self, wife or husband and one or more other family members ..	..	..	..	..	..	..	..	..	..	..
Self, one or more children and one or more other family members ..	3	..	..	40.46	..	43.13	..	16.41	100.00	0.75
Self, wife or husband, one or more children and one or more other family members ..	1	..	..	..	..	..	100.00	..	100.00	0.30
All families	723	1.93	14.22	38.66	28.34	8.58	4.61	3.66	100.00	100.00	
Number of families (unestimated)	x	11	108	281	210	60	35	18	723	x	

Taking all families, the main earner was the sole earner in about 85 per cent. of the cases. In about 1 per cent. of the cases he/she was assisted by wife/husband, in 4 per cent. of the cases by children and in about 8 per cent. of the cases by other family members.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.13 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, *viz.*, living with the family, living away from

the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.10. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their case, the group itself has been the unit of counting and not individual persons.

TABLE 3.13

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship with main earner	Monthly family income class (Rs.)							
	30 — 60	60— 90	90— 120	120— 150	150 — 210	210 and above	All	
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband ..	17.66	48.66	52.04	62.81	56.82	61.66	27.61	53.91
Son or daughter	14.87	66.13	79.83	151.78	176.60	229.69	90.98	112.64
Father, mother, uncle, aunt ..	..	4.83	6.50	11.80	8.21	16.69	24.75	8.92
Brother, sister, cousin ..	..	3.57	4.15	5.94	12.98	17.49	22.71	6.54
Nephew, niece	..	2.15	2.79	2.58	1.58	18.04	186.55	9.17
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	..	0.81	1.50	7.94	17.12	86.10	5.36
Son-in-law, daughter-in-law ..	..	0.84	1.17	1.73	11.82	11.66	17.13	3.25
Grand children	..	..	0.31	1.33	10.15	20.14	29.72	3.38
Others ..	..	..	..	1.04	..	..	1.88	0.36
Total ..	32.53	126.18	147.60	240.51	286.10	392.49	467.43	203.53

TABLE 3.13—*contd.*

	1	2	3	4	5	6	7	8	9
<i>Living away from family</i>									
Wife or husband	15·33	11·32	13·37	6·27	10·80	3·01	8·34	10·22	
Son or daughter	61·31	18·21	34·84	23·58	17·11	5·15	16·68	27·66	
Father, mother, uncle, aunt	6·24	5·45	4·72	6·86	10·11	9·23	31·88	7·12	
Brother, sister, cousin	..	2·54	6·08	1·98	2·21	..	..	3·46	
Nephew, niece	..	3·11	..	0·81	..	..	..	0·67	
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	1·84	1·47	..	..	..	..	1·10	
Son-in-law, daughter-in-law	..	..	..	0·28	2·07	..	..	0·26	
Grand children	..	..	..	..	..	..	..	..
Others	..	0·47	1·31	0·30	..	..	..	0·66	
Total	82·88	42·94	61·79	45·08	42·30	17·39	56·90	51·15	

Dependent units

Number of dependent units living away per 100 families

56·01 32·81 33·57 41·15 18·79 36·31 27·06 34·67

*The difference between this figure while taken per family and the one given in table 3·10 (All non-earning dependants, column no. 9) is due to rounding off.

Although the number of dependants living with family increased progressively with the increase in the monthly family income, there was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.14 by three broad income-classes. The first two groups, unmarried earner and husband or wife consist of single workers who may have dependants living elsewhere.

TABLE 3.14

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Un-married ear- nor	Hus- band or wife	Hus- band and wife	Hus- band, wife and chil- dren	Hus- band, wife, child- ren and other members	Unmar- ried ear- ner and others members	Rest	All
1	2	3	4	5	6	7	8	9
<60 ..	39.92	24.09	23.66	13.02	6.64	9.47	5.60	16.15
60—<120 ..	49.62	70.56	71.89	72.30	48.20	40.73	61.83	67.00
120 and above	10.46	5.35	4.45	14.68	45.16	49.80	32.57	16.85
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	2.51	28.52	8.86	35.23	9.41	1.58	13.89	100.00
Number of families (unestimated)	19	202	55	255	79	11	102	723

Family types consisting of husband or wife and husband, wife and children taken together constituted about 64 per cent. of the total families.

Table 3.15 gives the distribution of families by family composition in terms of adults/children (excluding dependants living away) and level of income.

TABLE 3.15

Percentage distribution of families by family composition (in terms of adults/children) and by income

Monthly family income class (Rs.)	Family composition (in terms of adults/ children)											
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All	
	1	2	3	4	5	6	7	8	9	10	11	12
<60 ..	25.42	16.09	16.55	21.97	13.99	7.31	6.19	9.24	7.60	2.92	16.15	
60-120 ..	68.81	83.91	70.84	73.59	66.18	77.54	69.59	60.63	57.62	38.90	67.00	
120 and above	5.77	..	12.61	4.14	19.83	15.15	24.22	30.13	34.78	58.18	16.85	
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	31.03	2.49	13.68	10.34	8.73	11.77	3.48	3.77	4.60	10.11	100.00	

The common types of families were 1 adult and 2 adults with children.

3.9.2. Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analyses of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3.16 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3.16

Percentage distribution of families by monthly per capita income and family size

Family size	Monthly per capita income class (Rs.)										All
	< 5	5- 10	10- 15	15- 20	20- 25	25- 35	35- 50	50- 65	65 and above		
	1	2	3	4	5	6	7	8	9	10	
One ..	100.00	..	..	0.05	..	6.35	19.47	63.00	92.24	31.03
Two and three	..	6.26	16.34	14.70	20.58	61.66	60.52	30.29	7.43	30.06	

TABLE 3.16—*contd.*

1	2	3	4	5	6	7	8	9	10	11
Four and five ..	..	54.18	24.71	41.96	62.15	25.86	9.10	2.48	0.33	22.00
Six and seven ..	..	29.00	37.71	30.80	10.19	2.79	10.37	2.98	..	11.36
Above seven ..	..	10.56	21.24	12.49	1.08	3.34	0.54	1.25	..	4.56
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percent- age of families to total	0.83	1.90	9.16	12.17	14.22	16.28	13.57	9.87	22.00	100.00
Number of families (unesti- mated)	4	17	76	92	97	122	88	68	159	723

It will be seen that in higher per capita income classes a comparatively large percentage of families were small-sized families and conversely large-sized families were in the low per capita income classes.

Table 3.17 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.17

Composition of families (economic status) by per capita income classes

	Average number of members per family by monthly per capita income class (Rs.)									
Economic status of members	<5 <10	5— <15	10— <20	15— <25	20— <35	25— <50	35— <65	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners	1.00	1.04	1.17	1.13	1.10	1.17	1.17	1.24	1.07	1.14
Earning dependants ..	..	0.08	0.12	0.10	0.04	0.07	0.06	0.02	..	0.06
Non-earning dependants	..	4.18	4.81	4.25	3.09	2.07	1.30	0.40	0.03	2.03
All members	1.00	5.30	6.10	5.48	4.23	3.31	2.53	1.66	1.10	3.23

The proportion of earners to total members in the family generally increased with increase in the per capita income ignoring the lowest income class. The earning dependants constituted a small (1.9 per cent.) proportion of the total family members. The proportion of non-earning dependants, on the other hand, generally decreased with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1. *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties, *viz.*, land and house; pension; cash assistance; gifts and concessions; interest and dividends; chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2. *Average monthly income per family and per capita*

The average monthly income per family was Rs. 94.03 and the average per capita income was Rs. 29.17. The average monthly in-

come per family and per capita according to different family income classes is given below:

TABLE 4.1
Average monthly income by income classes

Item	Monthly family income class (Rs.)							
	<30	30— 60	60— 90	90— 120	120— 150	150— 210	21 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family ..	14.98	46.94	76.46	100.78	132.94	167.02	269.18	94.03
Average per capita ..	11.30	20.22	30.52	28.32	30.99	28.84	38.54	29.17
Percentage of families to total	1.93	14.22	38.66	28.34	8.58	4.61	3.66	100.00

The average monthly income per family varied from Rs. 14.98 in the lowest income class to Rs. 269.18 in the highest income class. The average per capita income showed small variations from the over-all average ignoring the first two lower and the highest income classes.

4.3. Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2
Average monthly income per family by source, category of earner and family income classes

Category of earner and source	Monthly family income class (Rs.)							
	<30	30— 60	60— 90	90— 120	120— 150	150— 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment	10.48	45.11	74.87	95.29	116.81	152.48	205.60	87.14
Self-employment	4.20	0.47	0.66	2.08	5.62	8.41	48.84	3.66
Other sources	0.30	0.84	0.83	3.06	6.37	5.97	14.28	2.65
Sub-total by men ..	14.98	46.42	76.36	100.43	128.80	166.86	268.72	93.45

TABLE 4.2—*contd.*

1	2	3	4	5	6	7	8	9
<i>Women</i>								
Paid employment	..	..	..	..	1.99	..	..	0.17
Self-employment	..	0.24	0.02	0.17	1.14	..	0.46	0.20
Other sources	..	0.01	..	..	..	..	..	0.00
Sub-total : by women	..	0.25	0.02	0.17	3.13	..	0.46	0.37
<i>Children</i>								
Paid employment	..	..	..	0.03	0.14	..	..	0.02
Self-employment	..	..	..	..	0.29	..	..	0.02
Other sources	..	..	..	..	..	..	..	..
Sub-total : by children	..	..	..	0.03	0.43	..	..	0.04
<i>Family</i>								
Paid employment	..	..	..	..	..	..	..	..
Self-employment	..	0.08	0.08	0.11	..	0.16	..	0.08
Other sources	..	0.19	..	0.04	0.58	..	..	0.09
Sub-total : by family	..	0.27	0.08	0.15	0.58	0.16	..	0.17
<i>Total</i>								
Paid Employment	10.48	45.11	74.87	95.32	118.94	152.48	205.60	87.33
Self-employment	4.20	0.79	0.76	2.36	7.05	8.57	49.30	3.96
Other sources	0.30	1.04	0.83	3.10	6.95	5.97	14.28	2.74
Total income	14.98	46.94	76.46	100.78	132.94	167.02	269.18	94.03
Percentage of families to total	1.93	14.22	38.66	28.34	8.58	4.61	3.66	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. The contribution of women and children to family income was negligible.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

Average monthly income per family by category of earner, source and monthly per capita income classes

Category of earner and source	Monthly per capita income class (Rs.)											
	<5	5—10	10—15	15—20	20—25	25—35	35—50	50—65	65 and above	All		
	1	2	3	4	5	6	7	8	9	10	11	
<i>Men</i>												
Paid employment	41.00	70.55	84.93	89.18	89.42	80.60	87.07	98.04	87.14	
Self-employment	0.26	4.58	4.72	2.17	3.29	9.90	3.69	0.44	3.66	
Other sources	0.69	0.62	0.97	3.35	2.63	4.36	3.06	1.14	2.41	2.65
Sub total: by men	0.69	41.88	76.10	93.00	93.98	97.07	102.56	91.90	100.89	93.45
<i>Women</i>												
Paid employment	0.62	..	0.58	..	..	..	0.17	
Self-employment	0.39	0.57	0.32	..	0.65	..	..	..	0.20	
Other sources	0.08	..	..	..	..	..	..	..	0.00	
Sub total: by women	0.47	0.57	0.94	..	1.23	..	..	..	0.37	
<i>Children</i>												
Paid employment	0.13	..	..	0.06	..	..	..	0.02	
Self-employment	0.15	..	..	..	0.02	
Other sources	
Sub total: by children	0.13	..	..	0.21	..	..	..	0.04	
<i>Family</i>												
Paid employment	
Self-employment	0.35	..	0.05	0.22	..	..	0.06	
Other sources	0.05	0.05	0.23	..	..	..	0.20	0.09	
Sub-total: by family	0.05	0.40	0.23	0.05	0.22	..	0.20	0.17	
<i>Total</i>												
Paid employment	41.00	70.68	85.55	89.18	90.06	89.60	87.07	98.04	87.33	
Self-employment	0.65	5.15	5.39	2.17	4.14	10.12	3.69	0.44	3.96	
Other sources	0.69	0.70	1.02	3.40	2.86	4.36	3.06	1.14	2.61	2.74
Total income	0.69	42.35	76.85	94.34	94.21	98.56	102.78	91.90	101.09	94.03

The average monthly income per family increased from Re. 0.69 in the lowest per capita income class to Rs. 102.78 in the per capita income class 'Rs. 35 to less than Rs. 50', decreased in the next per capita income class but increased to Rs. 101.09 in the highest income class.

4.4. Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

Average monthly receipts by components and family income classes

Type	Monthly family income class (Rs.)								
	30 — 60	30— 60	60— 90	90— 120	120— 150	150— 210	210 and above	All	
1	2	3	4	5	6	7	8	9	
<i>Paid employment</i>									
Basic wages and allowances	10.48	43.59	73.25	92.25	108.88	140.64	106.36	83.87	
Bonus and commission	..	0.15	0.22	0.13	3.89	3.73	8.64	0.97	
Concessions	..	0.19	0.40	0.91	0.36	0.51	..	0.49	
Rest	..	1.18	1.00	2.03	5.81	7.60	0.60	2.00	
Sub-total : paid employment	10.48	45.11	74.87	95.32	118.94	152.48	205.60	87.33	
<i>Self-employment</i>									
Agriculture	..	..	(—)0.02	0.04	0.17	(—)2.33	1.69	(—)0.03
Animal husbandry	..	(—)0.24	(—)0.06	0.27	(—)0.15	2.79	11.70	0.56	
Trade	..	0.18	0.30	0.54	3.27	..	30.45	1.69	
Rest	..	4.20	0.85	0.54	3.76	8.11	5.46	1.74	
Sub-total: self-employment	4.20	0.79	0.76	2.36	7.05	8.57	49.30	3.96	
<i>Other income</i>									
Rent	..	..	0.12	1.20	2.40	2.57	7.21	0.97
Rest	..	0.30	1.04	0.71	1.90	4.55	3.40	1.77	
Sub-total : other income	..	0.30	1.04	0.83	3.10	6.95	5.97	14.28	2.74
Total income	14.98	46.94	76.46	100.78	132.94	167.02	269.18	94.03	
<i>Other receipts</i>									
Sale of assets other than shares, etc.	1.66	0.65	0.96	..	0.64	..	0.79
Credit purchases	3.63	5.01	5.58	6.87	3.37	3.99	23.66	6.23	
Loans taken	..	10.60	6.15	15.63	22.65	16.46	49.27	19.81	17.95
Rest	..	18.95	7.35	5.62	8.88	18.15	15.27	4.00	8.51
Sub-total : other receipts	..	33.18	20.17	27.48	39.36	37.98	69.17	47.47	33.48
Total receipts	48.16	67.11	103.94	140.14	170.92	236.19	316.65	127.51	
<i>Percentage of families to total</i>									
..	1.93	14.22	38.66	28.34	8.58	4.61	3.66	100.00	

A major portion (89 per cent.) of the family income was derived from basic wages and allowances.

Income from bonus and commission accounted for Re. 0.97 or 1 per cent. of the total income. Families in the lowest income class did not receive any bonus and commission. Income from concessions was negligible.

Other receipts constituted about 36 per cent. of the total income. The families having an income of less than Rs. 60 and of 'Rs. 150 to less than Rs. 210' per month had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in other income classes.

4.5. *Income and other receipts by components and by family size*

Table 4.5 gives the average monthly income and other receipts per family by components and by family size.

TABLE 4.5

Average monthly income and other receipts by components and family size

(In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances ..	71.06	77.04	80.99	87.23	86.32	105.27	103.44	134.65	83.87
Bonus and commission ..	0.61	0.51	2.92	..	1.41	0.13	3.45	0.22	0.97
Overtime earnings ..	0.84	..	0.14	1.52	..	0.26	0.80	2.19	0.64
Other earnings ..	1.26	1.91	0.70	0.80	3.26	..	2.39	1.54	1.36
Concessions ..	0.58	0.38	0.70	0.15	0.76	..	1.06	0.44	0.49
Total ..	74.35	80.44	85.45	89.70	91.75	105.66	111.14	139.04	87.33
<i>Income from self-employment</i>									
Boarding and lodging services ..	..	..	..	..	0.32	..	..	..	0.03
Agriculture ..	..	..	..	..	0.11	..	0.27	(-)	0.03
Animal husbandry ..	0.03	0.26	0.07	0.07	0.11	0.68	1.06	9.43	0.56
Trade ..	..	(-)0.13	1.81	..	2.50	13.96	2.65	1.32	1.63
Profession ..	0.13	1.08	0.91	1.81	1.74	0.66	2.92	10.39	1.38
Others ..	0.26	0.45	..	0.29	0.22	0.79	..	1.32	0.33
Total ..	0.42	1.66	2.65	2.03	5.00	16.07	6.90	21.27	3.96

TABLE 4.5—*contd.*

1	2	3	4	5	6	7	8	9	10
<i>Other Income</i>									
Net rent from land	0.69	..	..	..	..	..	..	..	0.03
Net rent from house .. ..	..	0.32	0.70	1.23	1.19	2.90	0.79	5.70	0.94
Net rent—others .. ..	..	..	..	..	..	..	..	..	..
Pension .. ..	..	..	..	0.22	..	0.40	..	..	0.06
Cash assistance ..	0.42	0.51	..	1.45	0.22	..	..	0.44	0.45
Gifts and concessions	1.00	1.02	0.76	1.81	1.19	1.58	0.27	1.54	1.14
Interest and dividends .. ..	..	..	..	..	..	..	..	2.62	0.00
Chance games and lotteries ..	..	..	..	..	..	..	..	..	0.12
Total ..	1.51	1.85	1.46	4.71	2.60	4.88	1.06	10.30	2.74
Total income ..	76.28	83.95	89.56	96.44	99.35	126.61	119.10	170.61	94.03
<i>Other gross receipts</i>									
Sale of shares and securities ..	..	..	..	..	..	..	2.39	..	0.09
Withdrawal of savings ..	6.99	4.27	10.03	6.17	10.86	10.67	18.04	9.65	8.08
Sale of other assets .. ..	..	..	1.67	0.44	1.41	3.82	..	1.54	0.79
Credit purchases ..	3.03	5.61	8.08	7.47	7.06	12.52	4.77	9.65	6.23
Loans taken ..	12.12	9.36	14.55	23.07	14.00	34.65	50.92	35.30	17.96
Rest	0.64	0.38	0.21	0.15	..	..	0.27	0.88	0.36
Total ..	22.78	19.62	34.54	37.30	33.33	61.66	76.39	57.02	33.48
Total receipts ..	99.06	103.57	124.10	133.74	132.68	188.27	195.49	227.63	127.51

Except for the families consisting of 7 members whose income was lower than that of families consisting of 6 members, the average income per family increased with the size of the family.

Income from paid employment constituted about 93 per cent. of the total income. Basic wages and allowances were by far the most important component of income from paid employment in all size-classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment was proportionately high in case of families of 5 and more than 5 members. Income from "other sources", e.g., rent, cash assistance, etc., varied from Rs. 1.06 in the case of the families consisting of 7 members to Rs. 10.30 in case of families consisting of more than 7 members.

4.6. *Income and other receipts by family composition*

4.6.1. *In terms of relationship with the main earner*

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

Average monthly receipts by family-composition in terms of relationship with the main earner

(In Rupees)

Item	Family composition in terms of relationship with main earner (Rs.)						Rest	All
	Unmar- ried earner	Hus- band or wife	Hus- band and wife	Hus- band, wife and children	Hus- band, wife, child- ren and other members	Unmar- ried earner and other members		
1	2	3	4	5	6	7	8	9
Income ..	69.87	76.93	75.65	92.09	124.80	110.99	128.34	94.03
Other receipts	12.51	23.54	18.34	33.89	65.33	64.40	41.50	33.48
Total ..	82.38	100.47	93.99	125.98	190.13	175.39	169.84	127.51
Percentage of families to total ..	2.51	28.52	8.86	35.23	9.41	1.58	13.89	100.00

The average monthly receipts per family amounted to Rs. 127.51. The major portion (Rs. 94.03) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 33.48 was derived from "other receipts" comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, *i.e.*, in the nature of diminution of assets or increase in liabilities, played a comparatively unimportant part in the case of families consisting of unmarried earner and husband and wife, the proportion of such receipts to the income being 18 per cent. and 24 per cent. respectively. These capital receipts, however, accounted for about 52 per cent. and 58 per cent. of the income respectively in case of families consisting of husband, wife, children and other members and unmarried earner and other members.

4.6.2. *In terms of the number of adults/children*

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

Average monthly income and other receipts by family composition in terms of adults/children

(In Rupees)

Item	Family composition (in terms of adults/children)					
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children
1	2	3	4	5	6	7
Income	76.41	77.83	85.63	77.52	94.63	95.39
Other receipts	23.01	15.81	19.87	30.65	19.69	39.31
Total	99.42	93.64	105.50	108.17	114.32	134.70
Percentage of families to total	31.03	2.49	13.68	10.34	8.73	11.77

TABLE 4.7—contd.

Items	Family composition (in terms of adults/children)				All
	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	8	9	10	11	12
Income	122.85	100.89	114.63	158.01	94.03
Other receipts	51.15	82.44	87.53	47.92	33.48
Total	174.00	183.33	202.16	205.93	127.51
Percentage of families to total	3.48	3.77	4.60	10.11	100.00

The proportion of "other receipts" to the income and total receipts was comparatively low in case of families consisting of 1 adult and children and 2 adults and 2 children.

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1. *Concepts and definitions*

5.1.1. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, *i.e.*, amount spent to increase assets or decrease liabilities. The main heads under each were as follows:

Expenditure on current living

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription, and
 - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital outlays

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, *viz.*, taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. The value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In the case of self-owned houses and land or rent free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.1.2. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ($f/f+e$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.1.3. *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard

scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male = 1.0

Adult female = 0.9

Child (below 15 years) = 0.6.

5.2. *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 94.03 and the average consumption expenditure worked out to Rs. 95.02 resulting in a deficit of Re. 0.99. When items such as remittances to dependants, taxes and interest on loans were also included, *i.e.*, expenditure on current living was considered, the deficit increased to Rs. 14.16. The analysis will first be made in terms of consumption expenditure, and other disbursements, *i.e.*, non-consumption outgo and capital outlays, will be discussed separately.

5.2.1. *Consumption expenditure*

Of the average consumption expenditure of Rs. 95.02 per family per month, an expenditure of Rs. 51.05 or 54 per cent. was incurred on food, Rs. 3.26 or 3 per cent. on tobacco, pan, supari and intoxicants, Rs. 5.57 or 6 per cent. on fuel and lighting, Rs. 7.86 or 8 per cent. on housing, water charges and household appliances, etc., Rs. 13.18 or 14 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 14.10 or 15 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 19.05 per month. Table 5.1 which gives the details of average expenditure on food per adult consumption unit for the different income classes shows that the figures fluctuated within narrow limits.

TABLE 5.1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30	1.33	1.25	21.94	17.55
30—<60	2.31	1.99	30.78	15.47
60—<90	2.50	2.13	41.68	19.57
90—<120	3.56	2.90	55.34	19.08
120—<150	4.29	3.46	68.71	19.86
150—<210	5.80	4.69	83.96	17.90
210 and above	6.99	5.76	125.79	21.84
All	3.23	2.68	51.05	19.05

5.2.2. *Non-consumption outgo and capital outlays*

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 25.43 or about 27 per cent. of the consumption expenditure. Of this, an amount of Rs. 11.40 was diverted towards remittances to dependants, Rs. 6.32 towards savings and investments, Rs. 5.94 towards repayment of debts and Rs. 1.77 towards taxes, interest and litigation. Repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important items under savings and investments were provident fund (Rs. 4.05); life insurance premium (Re. 0.10); ornaments (silver and others) (Re. 0.08) and bicycle (Re. 0.06). Of the above items, expenditure towards provident fund contribution was reported by about 74 per cent. of the families surveyed. The amount remitted to dependants was Rs. 11.40. Under "taxes, interest and litigation", interest on loans alone accounted for Rs. 1.57 or about 89 per cent. of the total expenditure on these items. The average expenditure on litigation was insignificant.

5.2.3. *The budget of single-member families*

Single-member families constituted about 31 per cent. of the total families. Such families generally consisted of industrial workers

who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single member families was Rs. 76.28 and the average monthly consumption expenditure Rs. 61.05, leaving a surplus of Rs. 15.23. When such items as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure, were included, the result was a deficit of Rs. 6.41 as against the average deficit of Rs. 14.16 in the case of all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single member families and multi-member families.

TABLE 5.2
Percentage expenditure on groups/sub-groups of items by type of family

Groups and sub-groups of items	Type of family		
	Single-member families	Multi-member families	All
1	2	3	4
Food	51.12	54.37	53.73
Pan, supari, tobacco and alcoholic beverages ..	4.18	3.24	3.43
Fuel and light	6.01	5.82	5.86
Rent for house and water charges	6.57	6.75	6.71
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services	1.42	1.59	1.56
Clothing, bedding, footwear, headwear and miscellaneons	15.68	13.43	13.87
Personal care	2.57	2.21	2.28
Education and reading	0.39	1.83	1.55
Recreation and amusement	0.66	0.62	0.62
Medical care	4.37	4.67	4.61
Other consumption expenditure	7.03	5.47	5.78
Total	100.00	100.00	100.00

Workers living singly spent proportionately less on food, rent for house and water charges, house repairs and upkeep, education and reading and medical care but more on pan, supari, tobacco and intoxicants, fuel and light, clothing, bedding, footwear and headwear,

personal care, recreation and amusement and other consumption expenditure. In terms of absolute figures, the expenditure on food per adult consumption unit was Rs. 17.44 per month in the case of multi-member families and Rs. 31.21 in case of singlemen. Taking important sub-groups under food, the average expenditure on cereals, pulses and prepared meals per adult consumption unit was Rs. 18.26 in case of single member families and Rs. 10.39 in respect of multi-member families. It was Rs. 4.98 on milk and milk products in case of single member families as compared to Rs. 2.38 in respect of multi-member families. The average expenditure per adult consumption unit on non-food items was also markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 9.57, Rs. 1.57 and Re. 0.40 on clothing, bedding, footwear, headwear, etc., personal care and recreation and amusement as against the average expenditure per adult consumption unit of Rs. 4.31, Re. 0.71 and Re. 0.20 respectively in the case of multi-member families.

5.3. Levels of expenditure by income and family-type

The overall average monthly expenditure was Rs. 108.19 per family, Rs. 33.65 per capita and Rs. 40.50 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3
Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							
	<30	30— 60	60— 90	90— 120	120— 150	150— 210	210 and above	All
1	2	3	4	5	6	7	8	
<i>Monthly expenditure</i>								
Average per family ..	45.68	61.53	88.15	115.09	141.16	207.22	283.13	108.19
Average per capita ..	34.46	26.50	35.31	32.35	32.90	35.78	40.53	33.65
Average per adult consumption unit	36.59	30.86	41.53	39.62	40.81	44.23	49.15	40.50
<i>Percentage of families to total</i>								
Percentage of families to total ..	1.93	14.22	38.66	28.34	8.58	4.61	3.66	100.00

The average monthly expenditure per family varied from Rs. 45.68 in the lowest income class to Rs. 283.13 in the highest income class. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average per capita expenditure in the family, there were only small variations from the overall average in the different income-classes, ignoring the income class 'Rs. 30 to less than Rs. 60' and the highest income class. The expenditure per adult consumption unit also showed small variations from the overall average, ignoring the income class 'Rs. 30 to less than Rs. 60' and the highest income class. The expenditure was more than the income in the first two family income classes. The difference was met from other receipts, namely, increase in liabilities and diminution of assets. This has been discussed in detail in Chapter 7.

Table 5.4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows similar distribution of families in terms of their adult-child composition.

TABLE 5.4

Percentage distribution of families by family composition (in terms of relationship with main earner) and monthly expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with main earner)							Rest	All
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members			
1	2	3	4	5	6	7	8	9	
<60 ..	31.16	25.36	20.25	10.95	3.77	..	6.00	14.91	
60—<120 ..	68.84	63.81	70.53	61.39	39.63	54.93	48.58	59.19	
120 and above	..	10.83	9.22	27.66	56.60	45.07	45.42	25.90	
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total ..	2.51	28.52	8.86	35.23	9.41	1.58	13.89	100.00	

TABLE 5.5

Percentage distribution of families by family composition (in terms of adults/children) and monthly expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)					
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children
1	2	3	4	5	6	7
< 60	25.88	9.80	17.31	20.39	9.04	8.16
60—< 120	63.77	87.45	66.92	58.62	67.52	63.38
120 and above	10.35	2.75	15.77	20.99	23.44	28.46
Total	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	31.03	2.49	13.68	10.34	8.73	11.77

TABLE 5.5—contd.

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)				
	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	And
	9	10	11	12	
< 60 .. ..	.. ..	.. ..	6.32	0.65	14.91
60—< 120	60.17	38.86	43.13	30.05	59.19
120 and above	39.83	61.14	50.55	69.30	25.90
Total	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	3.48	3.77	4.60	10.11	100.00

5.4. Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes shows how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to consumption expenditure.

TABLE 5.6
*Average monthly expenditure on sub-groups and groups of items
 by family income classes*

Sub-groups and groups of items	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and products	10.88	16.87	20.91	25.36	27.97	37.07	52.77	23.94
Pulses and products ..	1.98	3.07	3.56	4.54	5.35	5.76	9.02	4.19
Oil seeds, oils and fats ..	0.96	1.94	2.90	3.74	3.79	5.84	6.05	3.30
Meat, fish and eggs ..	0.37	0.51	1.05	1.71	2.52	3.31	4.28	1.50
Milk and products ..	0.98	2.48	4.73	8.38	11.71	14.73	24.99	7.18
Vegetable and products ..	1.06	1.72	2.65	3.40	3.58	3.88	6.87	2.98
Fruits and products ..	0.39	0.51	0.95	1.21	2.37	2.49	7.17	1.35
Condiments, spices, sugar, etc. ..	1.70	2.23	3.43	4.75	5.36	7.17	9.23	4.22
Non-alcoholic beverages ..	..	0.09	0.14	0.27	0.28	0.38	0.55	0.20
Prepared meals and refreshments ..	3.62	1.36	1.36	1.98	5.78	3.33	4.86	2.19
Sub-total: food	21.94	30.78	41.68	55.34	68.71	83.96	125.79	51.05
<i>Non-food</i>								
Pan, supari ..	0.46	0.47	1.20	1.57	2.45	2.06	4.07	1.45
Tobacco and products ..	0.60	1.32	1.72	1.95	2.11	2.61	4.58	1.74
Alcoholic beverages, etc. ..	..	..	0.08	0.05	0.15	0.02	0.01	0.07
Fuel and light	2.71	4.04	5.04	6.06	6.51	7.68	10.15	5.57
House rent, water charges, repairs, etc.	2.96	3.86	5.28	7.60	8.43	8.58	15.07	6.46
Furniture and furnishings	..	0.15	0.10	0.74	1.10	0.25	0.24	0.37
Household appliances, etc. ..	0.04	0.34	0.54	0.89	0.63	0.44	2.60	0.66

TABLE 5.6—*contd.*

1	2	3	4	5	6	7	8	9
Household services ..	0.15	0.15	0.31	0.37	0.46	0.51	1.86	0.37
Clothing, bedding and head-wear ..	1.91	5.09	7.73	10.16	11.68	19.22	25.08	9.43
Footwear ..	..	0.52	1.13	1.20	0.64	3.66	2.23	1.14
Miscellaneous (laundry, etc.)	0.78	1.76	2.18	2.80	3.46	4.58	5.84	2.61
Medical care	3.22	2.24	3.74	4.44	6.77	6.50	11.23	4.38
Personal care	1.09	1.34	1.91	2.28	2.82	3.81	4.11	2.17
Education and reading ..	..	0.37	0.78	2.25	1.58	5.80	2.17	1.47
Recreation and amusement	0.39	0.27	0.35	0.34	0.78	0.74	5.70	0.59
Transport and communication ..	5.45	2.04	2.31	3.00	4.23	10.72	18.19	3.65
Subscription, etc. ..	0.21	0.24	0.45	0.58	2.14	3.84	8.78	1.06
Personal effects and miscellaneous expenses ..	0.09	0.21	0.48	0.68	2.51	1.99	2.05	0.78
Sub-total : non-food ..	20.06	24.41	35.33	46.96	58.45	83.01	123.96	43.97
Total consumption expenditure	42.00	55.19	77.01	102.30	127.16	166.97	249.75	95.02
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation	0.04	1.12	1.62	2.05	2.61	2.66	1.86	1.77
Remittance to dependants	3.64	5.22	9.52	10.74	11.39	37.59	31.52	11.40
Savings and investments	1.21	1.60	5.40	6.56	7.18	19.44	16.21	6.32
Debts repaid ..	..	1.26	5.42	7.55	11.17	7.36	6.38	5.94
Total : non-consumption expenditure	4.89	9.20	21.96	26.90	32.35	67.05	55.97	25.43
Total disbursements	46.89	64.39	98.97	129.20	159.51	234.02	305.72	120.45
Percentage of families to total ..	1.93	14.22	38.66	28.34	8.58	4.61	3.66	100.00

The average monthly consumption expenditure per family was Rs. 95.02. Expenditure on food worked out to Rs. 51.05 or 54 per cent. of the consumption expenditure. The proportion of expenditure on food to consumption expenditure generally decreased with a rise in family income except for the highest income class where it was slightly higher than that in the preceding income class. Taking individual sub-groups under the food group, the expenditure, as percentage of the consumption expenditure, on cereals and products and pulses and products generally decreased with an increase in income and that on meat, fish and eggs and milk and products generally increased with an increase in income.

The non-food groups accounted for 46 per cent. of the consumption expenditure. The expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs and clothing, bedding and headwear sub-groups formed about 49 per cent. of the expenditure on non-food groups. While the percentage expenditure on fuel and light showed a downward trend as family income increased, except for the lowest income class, that on house rent, water charges and repairs was relatively low in case of the higher income classes and that on clothing, bedding and headwear fluctuated without showing any definite trend probably because of more pronounced effect of family size on expenditure on such items.

The percentage expenditure on some of the conventional necessities and luxuries such as furniture and furnishings, household appliances, footwear, alcoholic beverages, recreation and amusement, transport and communication, subscription, personal effects and miscellaneous expenses and services such as laundry, etc., accounted for about 25 per cent. of the expenditure on non-food items. As regards relationship with income, the percentage expenditure on transport and communication and subscription, etc., generally, showed an upward trend with the rise in the level of income; that on personal effects and miscellaneous expenses was relatively high in higher income classes and that on other items did not show any clear-cut trend. The expenditure on education and reading in relation to consumption expenditure generally increased with an increase in the level of income except for the highest income class and that on personal care was more or less the same in the different income classes.

5.5. *Expenditure by per capita income*

Table 5.7 gives the break-up of the average monthly expenditure per family by groups and sub-groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlays also.

TABLE 5.7

Average monthly expenditure and disbursements on sub-groups and groups of items by per capita income classes

Sub-groups and groups of items	Monthly per capita income class (Rs.)									All
	< 5	5 — < 10	10— < 15	15— < 20	20— < 25	25— < 35	35— < 50	50— < 65	65 and above	
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and products ..	4.75	25.94	31.42	32.59	28.59	26.02	23.16	20.25	14.11	23.94
Pulses and products ..	1.19	3.66	5.05	5.63	4.66	4.68	4.22	3.94	2.62	4.19
Oil seeds, oils and fats ..	0.74	2.76	3.71	4.30	4.70	3.51	3.36	2.47	1.96	3.30
Meat, fish and eggs ..	0.74	0.41	1.88	2.50	1.83	2.17	1.23	1.36	1.20	1.50
Milk and products ..	0.49	3.12	4.63	6.73	7.88	9.00	7.04	8.28	6.81	7.18
Vegetable and products ..	0.64	2.01	2.61	2.94	3.78	3.23	3.36	2.95	2.45	2.98
Fruits and products ..	0.37	0.67	0.99	1.29	1.69	1.26	1.17	1.14	1.78	1.35
Condiments, spices, sugar, etc. ..	0.97	3.19	4.52	5.06	5.14	4.87	4.17	3.40	2.85	4.22
Non-alcoholic beverages ..	..	0.21	0.23	0.35	0.20	0.23	0.18	0.15	0.14	0.20
Prepared meals and refreshments	7.97	0.31	0.69	1.33	1.49	1.79	2.28	2.68	3.69	2.19
Sub-total food ..	17.86	42.28	55.73	62.72	59.96	56.76	50.17	46.62	37.61	51.05
<i>Non-food</i>										
Pan, supari	0.64	0.62	1.77	1.66	1.33	1.88	1.29	1.14	1.24	1.45
Tobacco and products ..	0.21	1.30	1.62	2.17	2.50	1.36	2.44	1.66	1.70	1.74
Alcoholic beverages, etc. ..	..	..	0.16	0.02	0.09	0.07	..	..	0.07	0.07
Fuel and light	1.79	5.73	6.32	6.89	6.57	5.65	5.89	4.86	4.10	5.57
House rent, water charges, repairs, etc.	3.24	4.18	5.93	7.76	8.20	6.87	7.95	4.64	4.82	6.46
Furniture and furnishings	..	0.33	0.26	1.07	0.67	0.59	0.17	0.12	0.28	0.37

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
Household appliances, etc. ..	..	0.49	0.18	0.55	0.89	0.64	1.11	0.60	0.67	0.66
Household services ..	0.16	0.28	0.44	0.35	0.62	0.49	0.29	0.19	0.30	0.37
Clothing, bedding and headwear ..	0.88	4.16	7.06	8.13	10.41	10.22	10.76	10.94	8.70	9.43
Footwear ..	..	1.51	0.92	1.24	1.43	1.25	0.84	0.86	1.30	1.14
Miscellaneous (laundry, etc.) ..	0.92	2.06	2.62	3.03	3.36	2.98	2.49	2.29	2.00	2.61
Medical care ..	0.53	1.69	4.68	4.77	5.40	5.62	3.62	4.42	3.28	4.38
Personal care ..	0.89	1.31	1.98	2.46	2.35	2.30	2.41	2.03	1.89	2.17
Education and reading ..	..	1.06	2.99	2.97	2.17	2.07	0.79	0.15	0.23	1.47
Recreation and amusement ..	0.20	0.17	0.33	0.42	0.34	0.50	0.32	0.30	1.33	0.59
Transport and communication ..	8.11	0.87	2.32	2.35	4.10	2.38	5.64	3.12	4.70	3.65
Subscription, etc. ..	0.05	0.16	0.27	0.91	1.90	2.22	0.81	0.48	0.60	1.06
Personal effects and miscellaneous expenses ..	0.21	0.36	0.40	0.94	0.98	0.46	1.87	0.46	0.56	0.78
Sub-total: non-food ..	17.83	26.28	40.25	47.69	53.31	47.55	48.69	38.26	37.77	43.97
Total consumption expenditure ..	35.69	68.56	95.98	110.41	113.27	104.31	98.86	84.88	75.38	95.02
Non-consumption expenditure										
Taxes, interest and litigation ..	..	1.45	1.68	2.32	1.75	2.20	0.94	1.40	2.02	1.77
Remittance to dependants ..	8.45	0.80	1.22	0.31	2.65	16.09	9.10	16.97	23.90	11.40
Savings and investments ..	1.38	0.70	4.13	4.93	6.14	5.90	6.57	7.12	8.49	6.32
Debts repaid ..	..	0.77	5.64	9.58	6.30	6.36	3.62	2.01	7.39	5.94
Total: non-consumption expenditure ..	9.83	3.72	12.67	17.14	16.84	30.55	20.23	27.50	41.80	25.43
Total disbursements ..	45.52	72.28	108.65	127.55	130.11	134.86	119.09	112.38	117.18	120.45

The percentage expenditure on food to the consumption expenditure, on the whole, showed a downward trend with an increase in per capita income. The percentage expenditure on clothing, bedding, headwear, etc., generally increased with a rise in per capita income. The proportion of expenditure on non-food items as a whole, generally, showed an upward trend.

5.6. *Food expenditure*

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after earnest Engel. The main results derived by Engel from his studies are set out below:

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) That the proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.6.1. *Analysis by per capita income classes*

Expenditure on food depends on other factors besides income and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

Percentage distribution of families in each per capita income class by percentage expenditure on food

Percent- age ex- penditure on food to total ex- penditure	Monthly per capita income class (Rs.)									
	< 5	5— < 10	10— < 15	15— < 20	20— < 25	25— < 35	35— < 50	50— < 65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
< 45	85.49	11.21	11.61	14.24	29.76	25.43	39.14	46.46	65.13	36.32
45—< 50	..	..	12.59	7.80	2.57	17.57	6.20	13.08	11.89	10.08
50—< 55	14.51	28.47	7.98	20.51	10.10	10.89	20.52	12.98	5.47	12.37
55—< 60	..	9.55	16.25	10.28	19.70	18.81	7.11	7.62	7.65	12.18
60—< 65	..	6.94	18.61	19.67	20.24	15.19	7.72	10.52	6.62	13.11
65—< 70	..	26.35	9.71	17.26	7.47	4.84	12.29	7.06	1.09	7.94
70 and above	..	17.48	23.35	10.24	10.16	7.27	7.02	2.28	2.15	8.00
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

The percentage of families having significantly lower percentage expenditure on food (less than 45 per cent.) was generally higher in higher per capita income classes. Similarly, the percentage of families recording appreciably higher percentage expenditure on food generally declined in the case of higher per capita income classes.

5.6.2. Analysis by family size

While analysing the percentage expenditure on food *vis-a-vis* the family size, it has to be borne in mind that, broadly speaking, large-sized families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by the percentage expenditure on food to total expenditure.

• TABLE 5.9

Percentage distribution of families in each family size class by the percentage expenditure on food

Percentage expenditure on food to total expenditure			Number of families (unestimated)	Family size					
				1	2 and 3	4 and 5	6 and 7	Above 7	All
1			2	3	4	5	6	7	8
45	..	..	266	61.55	26.46	24.39	24.89	18.16	36.33
45—<50	..	..	81	11.78	10.48	7.87	8.41	11.08	10.08
50—<55	..	..	82	6.99	15.92	14.59	16.07	5.14	12.37
55—<60	..	..	81	8.37	15.25	13.55	13.80	7.02	12.18
60—<65	..	..	90	7.41	12.25	18.36	12.53	32.64	13.11
65—<70	..	..	63	2.81	10.34	8.90	10.43	16.11	7.94
70 and above	..	..	60	1.09	9.30	12.34	13.87	9.85	7.99
Total	..	..	723	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families			..	31.03	30.06	22.99	11.36	4.56	100.00
Number of families (unestimated)			..	221	210	160	86	37	723

About 62 per cent. of the single member families spent less than 45 per cent. of the total expenditure on food and only about 11 per cent. of such families spent 60 per cent. or more on food. As against this, only about 25 per cent. and 18 per cent. of the families, containing 6 and 7 and above 7 members respectively, spent less than 45 per cent. on food and similarly 37 per cent. and 59 per cent. of similar families respectively spent 60 per cent. or more on food.

5.7. Proportion of families reporting expenditure on selected sub-groups

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption

outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of families are given in table 5.10.

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Item	Family size					All	Reporting families (unestimated)
	One	Two or three	Four or five	Six or seven	Above seven		
1	2	3	4	5	6	7	8
Prepared meals and refreshments ..	70·97	54·41	65·28	57·58	55·36	62·45	436
Non-alcoholic beverages	15·97	34·09	33·02	44·82	37·29	29·59	224
Pan, supari ..	66·53	68·42	65·55	64·73	76·51	67·12	486
Tobacco and tobacco products ..	86·39	87·36	88·10	89·91	87·96	87·54	631
Alcoholic beverages ..	2·05	1·65	4·29	..	2·29	2·22	16
Furniture and furnishings ..	5·68	5·73	12·18	6·21	18·98	7·86	72
Household services ..	39·87	48·39	52·30	60·09	74·47	49·16	405
Medical care ..	83·96	93·68	88·65	95·01	87·19	89·16	655
Personal care ..	98·42	100·00	100·00	99·40	100·00	99·44	718
Education and reading	5·42	13·62	36·54	48·19	52·51	22·04	158
Recreation and amusement ..	26·75	19·80	18·81	11·83	35·60	21·55	157
Transport and communication ..	77·45	66·34	74·86	64·24	74·50	71·88	532
Remittance to dependants	59·50	25·05	11·45	19·06	10·48	31·27	223
Savings and investments	73·10	79·52	80·43	70·92	91·85	77·32	555
Debts repaid ..	22·79	28·53	20·20	29·78	23·70	24·75	159

About 62 per cent. of the families incurred expenditure on prepared meals and refreshments. About 30 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Most of the families surveyed were addicted to tobacco and tobacco products. The percentage of such families was 88. About 2 per cent. of the families reported expenditure on alcoholic beverages.

Furniture and furnishings did not seem to be much popular objects of expenditure, but a majority of families in all size-classes spent on household services which most often consisted of employment of sweepers.

The percentage of families reporting expenditure on education and reading went up rapidly with the increase in the size of the family. About 22 per cent. of the families reported expenditure on recreation and amusement. The use of means of transport and communication was quite widespread and about 72 per cent. of the families reported expenditure on this sub-group.

About 77 per cent. of the families were either saving or investing some amount. The percentage of families reporting remittances to dependants generally decreased with an increase in the size of the family and was the highest (60 per cent.) in case of single member families.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1. Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding prepared meals and refreshments for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

Average quantity consumed per family per month by items

Item	Standard unit (quantity)	Number of families reporting* (unestima- ted)	Average quantity consumed per reporting family per mont
1	2	3	4
<i>Food, beverages, etc.</i>			
<i>Cereals and products</i>			
Paddy	kg.	2	0.06
Rice	"	678	9.72
Wheat	"	705	25.90
Wheat atta	"	52	0.70
Jowar	"	49	0.95
Jowar atta	"	1	0.03
Bajra	"	54	1.03
Bajra atta	"	7	0.07
Maize	"	7	0.07
Maize atta	"	5	0.02
Barley	"	58	0.66
Barley atta	"	4	0.03

* The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

† The average quantity consumed per adult consumption unit per month for the reporting families is given in Appendix III.

TABLE 6.1---*contd.*

1	2	3	4
Pea	kg.	2	..
Gram	"	301	2.56
Gram atta	"	21	0.08
Sattu	"	10	0.02
Maida	"	40	0.12
Suji, rawa	"	35	0.08
Sewai	"	5	..
Bread	"	2	0.00
Cake, pastry	"	1	..
Biscuit	"	11	0.01
Other wheat products	"	6	0.07
Other cereals	"	56	1.31
<i>Pulses and products</i>			
Arhar	"	681	4.02
Gram	"	61	0.15
Moong	"	123	0.23
Masur	"	87	0.14
Urd	"	412	1.17
Pea	"	14	0.04
Other pulses	"	1	..
Pulse products	"	1	0.01
<i>Oilseeds, oils and fats</i>			
Mustard oil	"	697	1.29
Coconut oil	"	11	0.01
Gingelly oil	"	1	..
Other vegetable oils	"	1	..
Vanaspati	"	145	0.19
Other fats	"	1	..
<i>Meat, fish and eggs</i>			
Goat meat	"	238	0.58
Beef	"	13	0.07
Mutton	"	1	..
Pork	"	5	..

TABLE 6.1—*contd.*

1	2	3	4
Buffalo meat	kg.	70	0.20
Bird's meat .. .. .	..	1	..
Other meat .. .. .	..	2	0.01
Fresh fish .. .. .	..	102	0.16
Dry fish .. .. .	..	2	..
Egg hen	no.	27	0.51
<i>Milk and products</i>			
Milk (cow)	l.	96	1.42
Milk (buffalo) .. .. .	..	383	4.47
Curd	kg.	192	0.31
Lassi .. .. .	..	3	0.04
Khou .. .. .	..	19	0.03
Chhana .. .. .	..	1	..
Ghee (cow) .. .. .	..	7	0.01
Ghee (buffalo) .. .. .	..	298	0.45
Butter .. .. .	..	7	0.01
Powdered milk .. .. .	..	3	0.01
Cheese .. .. .	..	2	..
Other milk and products .. .. .	..	17	0.26
<i>Condiments and spices</i>			
Salt	kg.	708	1.00
Turmeric	g.	680	160.14
Chilly-green .. .. .	..	122	24.96
Chilly-dry .. .. .	..	657	180.91
Tamarind .. .. .	..	7	1.05
Onion	kg.	583	1.67
Garlic	g.	481	91.44
Coriander .. .. .	..	612	165.28
Ginger .. .. .	..	50	9.80
Pepper .. .. .	..	215	23.68
Methi .. .. .	..	65	3.97
Mustard .. .. .	..	3	1.05
Jira .. .. .	..	140	10.96

TABLE 6.1—*contd.*

1	2	3	4
Clove	g.	42	3·27
Elachi	20	1·17
Mixed spices	500	66·02
Other spices, etc.	44	10·15
<i>Vegetables and products</i>			
Potato	kg.	685	4·16
Muli, turnip, radish	77	0·33
Carrot, beet	6	0·02
Arum	73	0·25
Other root vegetables	16	0·03
Brinjal	219	0·49
Cauliflower	119	0·63
Cabbage	41	0·06
Jackfruit	64	0·10
Ladies' finger	153	0·24
Tomato	232	0·82
Cucumber	9	0·08
Pumpkin	112	0·35
Gourd	224	0·52
Kachn	121	0·22
Bean	30	0·07
Pea	30	0·07
Other vegetables	165	0·49
Palak	249	0·53
Amaranth chalai	20	0·05
Methi	20	0·04
Other leafy vegetables	57	0·14
Pickle preservatives	2	..
Other vegetable products	120	0·30
<i>Fruits and products</i>			
Banana, plantain	kg.	129	2·78
Orange	43	0·82
Lemon	94	1·76
Lango	168	12·21

TABLE 6.1—*contd.*

1					2	3	4
Pineapple	..	..	..	..	no.	1	..
Water melon	..	..	..	..	..	25	0.04
Coconut	..	..	..	..	..	9	0.02
Papaya	..	..	..	..	..	3	..
Apple	..	..	..	..	kg.	13	0.01
Kharbooza	..	..	..	..	..	74	0.44
Dried fruit	..	..	..	..	..	51	0.03
Other fruits	..	..	..	..	..	129	1.12
Jam and jelly	..	..	..	..	..	2	..
Other fruit products	..	..	..	..	..	14	0.02
<i>Sugar, honey, etc.</i>							
Sugar crystal	..	..	..	..	..	514	1.26
Sugar deshi	..	..	..	..	..	11	0.03
Gur	..	..	..	..	..	435	1.02
Honey	..	..	..	..	..	4	..
Sugar candy	..	..	..	..	..	2	..
<i>Pan, supari, etc.</i>							
Pan leaf	..	..	..	..	no.	164	37.81
Pan finished	..	..	..	..	..	256	12.75
Supari	..	..	..	..	g.	229	85.96
Lime	..	..	..	..	..	229	45.02
Katha	..	..	..	..	..	231	36.62
<i>Tobacco and products</i>							
Bidi	..	..	..	..	no.	337	169.71
Cigarette	..	..	..	..	..	38	4.11
Zarda, kinam, surti	..	..	..	..	g.	112	19.95
Chewing tobacco	..	..	..	..	..	118	27.41
Smoking tobacco	..	..	..	..	..	2	0.70
Leaf tobacco	..	..	..	..	..	167	42.46
Mukka tobacco prepared	..	..	..	..	..	150	164.81

TABLE 6.1—*concl'd.*

1					2	3	4
<i>Alcoholic beverages, etc.</i>							
Country liquor	..	..	..	..	pint.	1	0.02
Ganja	..	..	..	..	g.	5	..
Bhang	..	..	..	..	..	5	0.23
Charas	..	..	..	..	..	2	..
<i>Other beverages</i>							
Tea leaf	..	..	..	..	kg.	183	3.18
Ice	..	..	..	..	..	23	0.07
g.=gram l.=litre kg.=kilogram no.=number.							

The quantity of cereals and products consumed, on an average, by a working class family per month was 43.49 kg. Of this, the major portion (36.32 kg.) was accounted for by wheat, wheat atta and rice. The average size of a family in terms of adult consumption units was 2.68 and hence the quantity of cereals consumed per adult per day worked out to about 0.53 kg. Besides 43.49 kg. of cereals and products, the average family consumed 5.76 kg. of pulses and pulse products, 5.89 l. of milk (cow and buffalo) and 1.12 kg. of milk products, 1.49 kg. of oils and fats, 1.02 kg. of meat, fish and eggs (excluding eggs for which quantity figures were not available), 3.42 kg. of condiments and spices, 9.99 kg. of vegetables and products and 2.31 kg. of sugar honey, etc. Apart from these, there was some consumption of fruits and products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected. The above is a broad picture of quantities of food-stuffs consumed, on an average, by a family of industrial workers in Kanpur.

Among items of pan-supari, tobacco and beverages, an appreciable consumption of pan, supari, bidi, hukka tobacco and tea leaf was recorded.

6.2. *Analysis of nutrition contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Kanpur was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the

analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups:

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5 to 14 years at 2,000. The male manual workers were assumed to be moderately active requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/hour and a good number even less than 3. All women falling in the age-groups of 15–54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5–14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15–54 years, one-third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirements of the rest were assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest it was assumed to be 20 mg. per day.

5. The vitamin B requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated, while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives the nutritive value of the food-stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

Nutritive value of food-stuffs consumed, on an average, by a working class family

Nutrients						Quantity consumed per day per family	Quantity recommen- ded
	1					2	3
Calories	7,433	7,300
Protein	234 g.	184 g.
Fat	120 g.	..
Calcium	1.6 g.	3.7 g.
Iron	121 mg.	67 mg.
Vitamin A	10,771 i.u.	11,305 i.u.
Vitamin B ₁	3.8 mg.	3.6 mg.
Vitamin C	130 mg.	162 mg.
Nicotinic acid	44 mg.	..
Riboflavin	2.6 mg.	..
g. = gram mg. = milligram i.u. = international unit							

From the above it would appear that while the overall nutritive value of diets appeared to be good, there was room for improvement. Increased intake of green vegetables and intake of atleast skimmed milk especially by children, pregnant and nursing women will help to overcome the deficiencies in respect of calcium, vitamins 'C' and 'A'.

CHAPTER 7

BUDGETARY POSITION

7.1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey the value of articles of food, drink, tobacco and fuel and light actually consumed was taken on the disbursement-side and not the purchase value. Net income from "Family members enterprise account" could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income classes

Monthly family income class (Rs.)				Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference or (Rs.)
1				2	3	4	5
Less than 30	..	..	..	1.93	48.16	46.89	+1.27
30 to less than 60	..	..	..	14.22	67.11	64.39	+2.72
60 to less than 90	..	..	..	38.66	103.94	98.97	+4.97
90 to less than 120	..	..	..	28.34	140.14	129.20	+10.94
120 to less than 150	..	..	..	8.58	170.92	159.51	+11.41
150 to less than 210	..	..	..	4.61	236.19	234.02	+2.17
210 and above	..	..	..	3.66	316.65	305.72	+10.93
All	..	..	..	100.00	127.51	120.45	+7.06

Taking all income classes, the net balancing difference was (+) Rs. 7.06 or 5.5 per cent. of the total receipts. The net balancing difference was positive, i.e., receipts were more than disbursements in all the income classes.

7.2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term "current money income" has been taken to include income from paid employment, self-employment and other income such as rent from land, houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while "money expenditure for current living" has been taken to include all items of consumption expenditure and disbursements on account of remittance to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2
Budgetary position by family income classes

Item	Monthly family income class (Rs.)							
	<30	30- - 60	60- - 90	90- - 120	120- - 150	150- - 210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.)	14.98	46.94	76.46	100.78	132.94	167.02	269.18	94.03
Average monthly expenditure per family (Rs.)	45.68	61.53	88.15	115.09	141.16	207.22	283.13	108.19
Percentage of families recording surplus* to total families	..	3.05	16.78	11.11	4.51	2.33	2.05	39.83

TABLE 7.2—*contd.*

1	2	3	4	5	6	7	8	9
Percentage of families recording deficit to total families ..	1.93	11.17	21.88	17.23	4.07	2.28	1.61	60.17
Average surplus (+) or deficit (-) per family (Rs.) ..	-30.70	-14.59	11.69	-14.31	8.22	40.20	-13.95	-14.16

*Zero balance is considered as surplus.

Of the total families surveyed, 60 per cent. had deficit budgets while the remaining 40 per cent. had balanced or surplus budgets. In the highest three income classes, the percentage of families having surplus budgets was higher than that of families having deficit budgets.

7.3. Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7.3
Budgetary position by family composition

Item particulars	Family composition (in terms of adults/children)				
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children
1	2	3	4	5	6
Percentage of families recording surplus* to total families ..	14.86	1.32	7.18	3.29	3.09
Percentage of families recording deficit to total families ..	16.17	1.17	6.50	7.05	5.64
Average amount of surplus (+) or deficit (-) (Rs.) per family over all families together ..	-6.28	-4.03	2.46	-18.23	-7.60

* Zero balance is considered as surplus.

TABLE 7.3- -contd.

Item particulars	Family composition (in terms of adults/children)					All
	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	7	8	9	10	11	12
Percentage of families recording surplus* to total families	3.53	0.35	0.89	1.45	3.87	39.83
Percentage of families recording deficit to total families	8.24	3.13	2.88	3.15	6.24	60.17
Average amount of surplus (+) or deficit (-) (Rs.) per family over all families together	14.60	39.37	29.33	55.04	27.38	14.16

*Zero balance is considered as surplus.

Taking all families, the net result was a deficit balance in case of different types of families.

7.4. Distribution of families by income, expenditure and size

Table 7.4 gives the percentage distribution of families in each monthly family income class and family size class by monthly expenditure.

TABLE 7.4

Percentage distribution of families by income, expenditure and size

Monthly family income class (Rs.)	Family size	Number of families (unestimated)	Monthly family expenditure class (Rs.)							Total	Percentage of families to total
			<60	60 - <90	90 - <120	120 - <150	150 - <210	210 - <300	300 and above		
1	2	3	4	5	6	7	8	9	10	11	12
<30	1	7	87.65	..	12.35	..	..	..	..	100.00	1.42
	2 and 3	4	100.00	..	..	..	..	..	..	100.00	0.51
	4 and 5	..	..	..	..	..	..	..	..	..	..
	6 and 7	..	..	..	..	..	..	..	..	..	..
	Above 7	..	..	..	..	..	..	..	..	..	..
All		11	90.91	..	9.09	..	..	..	..	100.00	1.93

TABLE 7.4—*contd.*

1	2	3	4	5	6	7	8	9	10	11	12
30--<60	1	49	58.52	36.89	3.46	..	..	1.13	..	100.00	6.51
	2 and 3	32	55.01	32.69	7.60	2.44	2.20	..	..	100.00	4.64
	4 and 5	21	41.88	47.35	3.17	7.60	..	..	..	100.00	2.39
	6 and 7	4	74.40	25.60	..	..	..	..	..	100.00	0.55
	Above 7	2	..	..	100.00	..	..	..	..	100.00	0.13
	All	108	51.65	36.50	5.54	2.07	0.72	0.52	..	100.00	14.22
60--<90	1	103	17.13	59.52	15.43	5.39	2.53	..	..	100.00	14.77
	2 and 3	98	11.18	52.45	22.54	10.11	1.49	2.23	..	100.00	14.27
	4 and 5	55	4.22	40.42	36.31	8.05	9.05	1.95	..	100.00	6.75
	6 and 7	23	5.16	39.66	42.93	5.49	3.78	2.98	..	100.00	2.72
	Above 7	2	..	..	100.00	..	..	..	..	100.00	0.15
	All	281	11.77	51.94	23.97	7.58	3.37	1.37	..	100.00	38.66
90--<120	1	55	7.54	48.61	22.06	9.18	7.81	2.36	2.44	100.00	6.53
	2 and 3	57	0.81	20.48	59.00	3.93	15.78	..	..	100.00	7.61
	4 and 5	58	2.87	9.34	48.07	26.53	11.99	1.20	..	100.00	9.43
	6 and 7	30	..	..	58.52	24.38	13.48	3.62	..	100.00	3.92
	Above 7	10	..	..	51.82	39.52	..	..	8.66	100.00	0.85
	All	210	2.91	19.81	46.57	16.55	11.89	1.44	0.83	100.00	28.34
120--<150	1	7	..	14.57	60.45	20.91	..	..	4.07	100.00	1.80
	2 and 3	9	..	..	26.95	12.34	39.55	..	21.16	100.00	1.44
	4 and 5	21	..	11.74	25.65	41.23	17.29	4.09	..	100.00	2.77
	6 and 7	15	..	..	43.32	21.97	14.93	19.78	..	100.00	1.47
	Above 7	8	..	..	34.32	32.49	8.10	25.09	..	100.00	1.10
	All	60	..	6.85	37.32	27.69	15.81	7.92	4.41	100.00	8.58
150--<210	1	..	..	..	..	..	..	..	..	..	..
	2 and 3	8	..	40.79	8.80	37.59	12.82	..	..	100.00	1.13
	4 and 5	11	..	..	26.65	15.40	37.83	20.12	..	100.00	1.41
	6 and 7	9	..	..	6.15	..	34.85	13.73	45.27	100.00	1.01
	Above 7	7	..	..	..	35.46	6.86	43.21	14.47	100.00	1.06
	All	35	..	9.99	11.67	22.10	23.92	19.12	13.20	100.00	4.61
210 and above	1	..	..	..	..	..	..	..	..	..	..
	2 and 3	2	..	..	..	..	33.33	..	66.67	100.00	0.46
	4 and 5	3	..	..	..	..	..	100.00	..	100.00	0.24
	6 and 7	5	..	..	5.29	..	..	77.42	17.29	100.00	1.70
	Above 7	8	..	..	..	..	35.55	32.91	31.54	100.00	1.26
	All	18	..	..	2.46	..	16.44	53.83	27.27	100.00	3.66
All classes	1	221	26.04	47.13	16.79	5.71	2.85	0.73	0.75	100.00	31.03
	2 and 3	210	15.71	36.66	28.44	8.17	7.93	1.06	2.03	100.00	30.06
	4 and 5	169	6.76	22.04	35.44	19.94	11.98	3.84	..	100.00	22.99
	6 and 7	86	4.84	10.71	37.39	12.56	10.57	17.33	6.60	100.00	11.36
	Above 7	37	..	..	24.19	23.49	13.38	25.22	13.72	100.00	4.56
	All	723	14.91	31.93	27.26	11.31	7.83	4.54	2.22	100.00	100.00
Number of families (unestimated)											
		104	235	186	86	62	36	14	723		

A larger percentage of families in the large sized classes fell in the middle and higher expenditure classes of Rs. 90 and above.

It will be interesting to study what percentage of families in each size-class and income-class has to incur expenditure more than income. Leaving out the extreme size-classes of 1 and more than 7 members and also the last two income classes at either end, the position is summarised in table 7.5.

TABLE 7.5

Summary distribution of families by income, expenditure and size for three middle classes

Income class (Rs.)	Percentage distribution of families with different sizes in expenditure class above the income class			Percentage distribution of families with different sizes in expenditure class same as the income class			Percentage distribution of families with different sizes in expenditure class lower than the income class		
	2 and 3	4 and 5	6 and 7	2 and 3	4 and 5	6 and 7	2 and 3	4 and 5	6 and 7
60—<90	36.37	55.36	55.18	52.45	40.42	39.66	11.18	4.22	5.16
90—<120	19.71	39.72	41.48	59.00	48.07	58.52	21.29	12.21	..
120—<150	60.71	21.38	34.71	12.34	41.23	21.97	26.95	37.39	43.32

In the income classes 'Rs. 60 to less than Rs. 90' and 'Rs. 90 to less than Rs. 120', the percentage of families with expenditure more than income was relatively high in the large size classes of 4 and 5 and 6 and 7. No such clear trend was visible in the case of the income class of 'Rs. 120 to less than Rs. 150' where the percentage of families with expenditure more than income was the highest in the case of the size class 2 and 3.

PART II
(LEVEL OF LIVING)

71—72

CHAPTER 8

LEVEL OF LIVING

8.1. *Concept of level of living*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Kanpur. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc.; for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for a safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule B) from an independent smaller sample of families. The additional aspects of level of living covered were:

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;

- (d) Employment and service conditions;
- (e) Housing conditions and the situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

8.2. *Scope of Schedule B*

The purpose of the enquiry in Schedule 'B' was to make a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under "Education" information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head "Conditions of work, awareness of rights, trade unionism and social security", details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provisions of Labour Laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of a subjective nature and this could at best be considered to give only a broad picture. More-

over the data, being based on a relatively small sample (239 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up popu-

CHAPTER 9

EDUCATIONAL INTERESTS

9.1. General education

Data were collected on educational standards, etc. of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children and others, by reasons and income classes.

TABLE 9.1

Distribution of persons (aged 5 years and above) by income and educational standards

Item	Monthly family income class (Rs.)			
	<60	60—120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) ..	70	458	139	667
Percentage to total	10.50	68.66	20.84	100.00
<i>A. All persons</i>				
Percentage receiving education ..	5.71	14.41	23.02	15.29
Percentage not receiving education ..	94.29	85.59	76.98	84.71
Total ..	100.00	100.00	100.00	100.00
<i>B. Children</i>				
Percentage receiving education ..	26.67	44.09	69.23	48.07
Percentage not receiving education ..	73.33	55.91	30.77	51.93
Total ..	100.00	100.00	100.00	100.00
<i>All persons receiving education</i>				
Percentage not reporting .. ..	..	1.52	6.25	2.94
Percentage receiving education in primary schools	50.00	43.94	25.00	38.24
Percentage receiving education in secondary schools .. .. .	..	27.27	37.50	29.41
Percentage receiving education in other educational institutions	50.00	27.27	31.25	29.41
Total ..	100.00	100.00	100.00	100.00

TABLE 9.2

Percentage distribution of persons—children and others—not receiving education by reasons and family income

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60—<120		120 and above		All	
	Children	Others	Children	Others	Children	Others	Children	Others
Not reporting	..	1.82	5.63	4.05	..	..	4.26	2.97
Financial difficulties ..	81.82	67.27	61.97	64.18	75.00	66.32	65.96	64.97
Lack of facilities ..	9.09	1.82	8.45	9.03	..	11.58	7.45	8.70
Domestic difficulties ..	..	7.27	1.41	10.90	..	12.63	1.06	10.83
Attending to family enterprise ..	..	3.64	..	4.36	..	1.05	..	3.61
Lack of interest ..	..	18.18	7.05	5.92	8.33	5.26	6.38	7.22
Others ..	9.09	..	15.49	1.56	16.67	3.16	14.89	1.70
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the family members aged 5 years and above, about 15 per cent. were receiving education and the rest (85 per cent.) were not receiving education. The proportion of the members receiving education was comparatively large in higher income classes. The percentage of children of 5 to 14 years of age receiving education was about 48. Of the total members receiving education, about 38 per cent. were studying in primary schools and about 29 per cent. each were receiving education in secondary schools and other institutions, e.g., colleges, universities, technical institutions, etc. The main reasons for children not receiving education were reported to be financial difficulties, lack of facilities and lack of interest while for adult members another reason was reported to be domestic difficulties.

9.2. Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and type of technical training desired. As for skill acquired through family tradition and not through formal education or training, only 40 out of 667 members reported possession of such skill. Thirteen members were receiving technical education or training as weavers, spinners, etc. Desire for technical education and training was expressed by 33 members and the occupation or vocation which they had in view was mechanism, tailoring, etc.

SICKNESS AND TREATMENT

10.1. *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment the date of commencement and date of termination of the sickness during the reference period only were taken into consideration.

The broad types of sickness, e.g., digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

10.2. *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type of sickness, duration, type of treatment and source of assistance. In all, there were 92 cases of sickness reported among 774 members of the sampled families. Information on consequences of sickness was collected for gainfully occupied members of families only.

TABLE 10.1

Distribution of cases of sickness by type, duration, type of treatment, source of assistance received and consequences

Item							Percentage of cases
1							2
<i>(a) Type of sickness</i>							
Dysentery, diarrhoea and stomach trouble							10·87
Fever							35·87
Smallpox, plague, cholera .. .. .							..
Respiratory diseases							5·43
Cough and cold							43·48
Other diseases							4·35
Total ..							100·00
<i>(b) Duration (during the reference period)</i>							
Not reporting							6·52
Below 7 days							17·39
7 days to below 15 days							28·26
15 days to below 30 days							14·13
30 days to below 60 days							33·70
60 days .. .. .							..
Total ..							100·00
<i>(c) Type of treatment</i>							
No treatment							6·52
Self-treatment							15·22
Ayurvedic treatment							4·35
Unani treatment							5·42
Homoeopathic treatment							11·96
Allopathic treatment							55·44
Others							1·09
Total ..							100·00
<i>(d) Source of assistance received</i>							
Not reporting							29·35
No assistance received							57·60
Friends and relatives							3·26
Money lender							1·09
E.S.I.							8·70
Total ..							100·00
<i>(e) Consequences (for gainfully occupied members of families)</i>							
Work and normal diet stopped							43·75
Only work stopped							27·08
Only normal diet stopped							12·50
Nonestopped							16·67
Total ..							100·00

The distribution of cases by duration of sickness showed that in about 46 per cent. of the cases, the sickness lasted for less than 15 days. Taking the cases of sickness among the gainfully occupied members of the families, in about 71 per cent. of the cases the sickness resulted in abstention from work. The average duration of such absence was 12 days.

CHAPTER 11

HOUSING CONDITIONS

11.1. *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of sampled working class families were collected under this head. Information was collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2. *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Distribution of families by general characteristics of the building in which dwellings were located

Item								Percentage of families
1								2
<i>(a) Type of building</i>								
Chawl/bustee	..	..	..	..	..	..	..	63·18
Flat	..	..	..	..	..	..	..	7·53
Independent house	..	..	..	..	..	..	..	17·99
Others	..	..	..	..	..	..	..	11·30
Total							..	100·00
<i>(b) Ownership or type of landlord</i>								
Employer	..	..	..	..	..	..	..	7·95
Self	..	..	..	..	..	..	..	4·60
Private	..	..	..	..	..	..	..	69·04
Public bodies	..	..	..	..	..	..	..	18·41
Total							..	100·00

TABLE 11.1—*contd.*

1								2
<i>(c) Type of structure</i>								
Permanent katcha	..	..	..	..	..	..	..	22·59
Permanent pucca	..	..	..	..	..	..	..	64·02
Temporary katcha	..	..	..	..	..	..	..	3·77
Temporary pucca	..	..	..	..	..	..	..	9·62
Others	..	..	..	..	..	..	..	..
Total								100·00
<i>(d) Condition of repairs</i>								
Not reporting	..	..	..	..	..	..	..	..
Good	..	..	..	..	..	..	..	22·18
Moderately good	..	..	..	..	..	..	..	43·93
Bad	..	..	..	..	..	..	..	33·89
Total								100·00
<i>(e) Sewage arrangements</i>								
Not reporting	..	..	..	..	..	..	..	1·67
Satisfactory	..	..	..	..	..	..	..	25·52
Moderately satisfactory	..	..	..	..	..	..	..	25·94
Unsatisfactory	..	..	..	..	..	..	..	46·87
Total								100·00
<i>(f) Ventilation arrangements</i>								
No ventilation	..	..	..	..	..	..	..	12·13
Good	..	..	..	..	..	..	..	23·85
Bad	..	..	..	..	..	..	..	37·24
Tolerable	..	..	..	..	..	..	..	26·78
Total								100·00

About 63 per cent. of the sampled families were living in chawls/ bustees, about 18 per cent. in independent houses, about 8 per cent. in flats and the remaining about 11 per cent. had other modes of accommodation. About 69 per cent. of the families were living in private buildings, about 18 per cent. in buildings owned by public bodies and about 8 per cent. in building provided by employers. The structure of the building was pucca, i.e., with walls built of cement, bricks, concrete or stone, in about 74 per cent. of the cases and in the remaining about 26 per cent. of the cases the houses were of katcha type.

11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2
Distribution of dwellings by various characteristics

Item	Percentage of dwellings
1	2
(a) Number of living rooms in dwelling	
Not reporting	0·84
One	77·82
Two	18·41
Three	1·67
More than three	1·26
Total ..	100·00
(b) Lighting type	
Not reporting	2·09
Electricity	14·64
Kerosene	83·27
Total ..	100·00
(c) Provision of kitchen	
Separate kitchen provided	13·81
Where not provided using :	
(i) Room in common use with other families	2·93
(ii) Part of living room	37·66
(iii) Covered or uncovered verandah	38·40
(iv) No specific part of the house	2·09
(v) Not needed .. .. .	..
(vi) Not reporting	7·11
Total ..	100·00

1								2
<i>(d) Number of store rooms</i>								
Not reporting	..	..	..	..	..	..	..	1.68
No store room	..	..	..	..	..	..	..	93.72
One	..	..	..	..	..	..	..	4.18
More than one	..	..	..	..	..	..	..	0.42
Total								100.00
<i>(e) Provision of bath room</i>								
No bath room provided	..	..	..	..	..	..	..	89.12
Where provided :								
(i) In individual use	..	..	..	..	..	..	..	6.28
(ii) In common use	..	..	..	..	..	..	..	4.60
Total								100.00
<i>(f) Provision of covered verandah</i>								
(i) Provided	..	..	..	..	..	..	..	48.95
(ii) Not provided	..	..	..	..	..	..	..	51.05
Total								100.00
<i>(g) Source of water supply</i>								
Not reporting	..	..	..	..	..	..	..	..
Tap provided—								
(a) In dwelling	..	..	..	..	..	..	..	10.88
(b) Outside dwelling	..	..	..	..	..	..	..	52.30
Well (with or without hand pump)	..	..	..	..	..	..	..	36.82
Tanks and ponds	..	..	..	..	..	..	..	..
Total								100.00
<i>(h) Provision of latrine</i>								
Not reporting	..	..	..	..	..	..	..	0.42
No latrine	..	..	..	..	..	..	..	27.20
In individual use	..	..	..	..	..	..	..	16.74
In common use with other families	..	..	..	..	..	..	..	55.64
Total								100.00
<i>(i) Type of latrine</i>								
Not reporting	..	..	..	..	..	..	..	2.24
Flush system	..	..	..	..	..	..	..	9.70
Septic tank system	..	..	..	..	..	..	..	..
Manually cleaned	..	..	..	..	..	..	..	88.06
Total								100.00

It would be seen that about 78 per cent. of the families were living in dwellings having one living room with no provision for separate bath, store room and kitchen. In a majority of dwellings there were arrangements for tap water supply, though outside the dwelling and common latrines cleaned manually.

11.4. *Distance of dwelling from important places*

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places	Percentage of families not reporting	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work place of the main earner ..	4.60	..	46.03	26.78	22.59	100.00
Primary school ..	25.10	34.31	39.75	0.84	..	100.00
Medical aid centre	12.13	12.97	58.16	16.74	..	100.00
Hospital ..	14.64	7.11	43.10	23.85	11.30	100.00
Play ground for children ..	27.62	36.40	31.38	4.18	0.42	100.00
Cinema house ..	19.25	17.57	38.49	15.90	8.79	100.00
Shopping centre grocery ..	2.93	..	79.92	15.06	2.09	100.00
Shopping centre vegetables ..	3.77	..	84.10	11.30	0.83	100.00
Employment exchange ..	20.50	15.90	17.57	20.92	25.11	100.00
Railway station ..	10.46	3.35	12.13	23.43	50.63	100.00
Bus stop ..	12.13	9.62	69.46	6.28	2.51	100.00
Post Office ..	9.21	2.93	80.33	5.86	1.67	100.00

In a majority of the cases, work-places of the main earner were at a distance of less than 2 miles. Other important places of visit by workers or their families such as medical aid centre, shopping centres, bus stop and post office were at a distance of less than 1 mile in a majority of cases.

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1. *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

12.2. *Employment pattern*

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'Permanent' and 'Others' for a reference period of one year.

TABLE 12.1
Distribution of man-weeks by employment status

Employment particulars	Not reporting	Percentage of man-weeks worked by		
		Permanent employees	Other employees	All
1	2	3	4	5
<i>Paid-employment</i>				
In factories	92.69	93.47	70.59	89.06
In other establishments	3.34	0.17	2.97	0.90
<i>Self-employment</i> .. ..	..	0.08	11.46	2.24
<i>In employment but not at work</i> ..	3.97	6.28	8.53	6.57
<i>Not in employment</i>				
Seeking work .. ..	..	..	6.45	1.23
Not seeking but available for work ..	..	..	..	..
Not available for work .. ..	..	..	..	..
Total ..	100.00	100.00	100.00	100.00
Total number of employees ..	15	189	51	255

There was a clear difference in the pattern for 'permanent' and 'other employees'. In the case of the former, the percentage of man-weeks in "self employment" and "not in employment" was negligible and nil but not so in the case of the latter who had a lesser quantum of paid employment.

12.3. Condition of work-place

Table 12.2 gives the opinion of the employee-members of the sampled families (excluding those who were on out-door duties), classified by industry-groups, about the condition of work-places.

TABLE 12.2

Percentage distribution of employees according to opinion expressed on condition of work-places by industry-group

Condition of work-place	Industry-group					All
	Cotton textile	Jute textile	Leather and leather products	Rest		
1	2	3	4	5		6
<i>Temperature, humidity and ventilation</i>						
Not reporting .. ..	..	..	..	..	..	..
Uncomfortable	49.32	45.83	44.44	50.77		49.02
Tolerable or comfortable ..	50.68	54.17	55.56	47.69		50.59
No particular comment ..	..	..	..	1.54		0.39
Total ..	100.00	100.00	100.00	100.00		100.00
<i>Illumination</i>						
Not reporting .. ..	..	..	..	..	..	..
Too dark	1.35	..	11.11	3.08		2.35
Too bright	18.92	25.00	22.22	20.00		20.00
Tolerable or good	78.38	70.83	66.67	76.92		76.47
No particular comment ..	1.35	4.17	..	..		1.18
Total ..	100.00	100.00	100.00	100.00		100.00
<i>Cleanliness</i>						
Not reporting .. ..	..	..	..	..	..	..
Dirty	12.84	20.83	33.33	6.15		13.33
Fair or good	84.46	79.17	66.67	87.70		83.53
No particular comment ..	2.70	..	..	6.15		3.14
Total ..	100.00	100.00	100.00	100.00		100.00

TABLE 12.2—*contd.*

1	2	3	4	5	6
<i>Sitting and standing arrangement</i>					
Not reporting .. ..	..	..	..	1-54	0-39
Uncomfortable	50-00	58-34	61-11	29-23	10-27
Comfortable	35-14	37-33	27-78	47-69	37-65
No particular comment ..	14-86	8-33	11-11	21-54	35-69
Total ..	100-00	100-00	100-00	100-00	100-00
Total number of employees ..	148	24	18	65	255

12.1. *Amenities provided*

Relevant data collected from worker-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

Percentage distribution of employee-members according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Pro. vided	Total	Among provided (col. 4) considered			
					Unsatisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrine and urinals	3-14	96-86	100-00	27-53	71-66	0-81	100-00
Bath	67-06	32-94	100-00	38-10	60-71	1-19	100-00
Wash places	44-71	55-29	100-00	25-53	73-76	0-71	100-00
Drinking water	1-96	98-04	100-00	26-80	72-40	0-80	100-00
Rest shelter	75-69	24-31	100-00	32-26	62-90	4-84	100-00
Canteen	13-72	86-28	100-00	26-36	61-37	12-27	100-00
Reading or recreation	83-92	16-08	100-00	14-64	68-29	17-07	100-00
Co-operative store and grain shop	74-12	25-88	100-00	12-12	60-61	27-27	100-00
Technical training	94-51	5-49	100-00	7-14	71-13	21-13	100-00
Medical facility arranged by employers	1-57	17-65	80-78	100-00	44-66	53-40	1-94	100-00
Medical facility arranged by E.S.I.C.	0-78	12-94	86-28	100-00	50-00	46-82	3-18	100-00

12.5. Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of Labour Laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

Percentage distribution of employee-members by rights and benefits under labour laws and awareness thereof

Rights and benefits	Percentage of employee-members by awareness				
	Not reporting	Fully aware	Partially aware	Not aware	Total
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages .. ..	..	68.23	9.02	22.75	100.00
Rate of overtime wages .. ..	..	43.53	13.72	42.75	100.00
Entitlement to leave with wages	2.75	69.80	13.33	14.12	100.00
Rate of leave with wages	2.35	40.00	12.55	45.10	100.00
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals	0.46	84.86	11.01	3.67	100.00
Maximum interval at which wages can be paid	0.92	48.63	20.18	30.27	100.00
Imposition of fines -deduction from wages	0.46	49.54	8.72	41.28	100.00
Procedure for complaints	0.45	37.16	14.22	48.17	100.00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement .. ..	..	60.00	20.00	20.00	100.00
Compensation for death due to work accident .. ..	..	60.00	..	40.00	100.00
Procedure for complaints .. ..	..	30.00	10.00	60.00	100.00
<i>Employees' State Insurance Act and Scheme</i>					
Benefit for sickness .. ..	..	65.37	24.24	10.39	100.00
Benefit for temporary disablement .. ..	..	60.61	25.11	14.28	100.00
Dependants' benefit in case of death .. ..	..	35.93	28.14	35.93	100.00

TABLE 12.4—*contd.*

1	2	3	4	5	6
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc. ..	1.32	9.25	14.40	75.33	100.00
Approval of procedure ..	1.32	8.37	8.81	81.59	100.00
Intimation of procedure to the workers ..	2.20	3.96	6.61	87.23	100.00
<i>Industrial Disputes Act</i>					
Lay-off compensation ..	..	47.85	15.59	36.56	100.00
Rate of lay-off compensation ..	..	39.79	8.06	52.15	100.00
Notice of retrenchment ..	..	53.23	13.44	33.33	100.00
Retrenchment compensation ..	1.61	43.02	15.05	40.32	100.00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer ..	..	81.03	8.19	10.78	100.00
Period after which the employers' contribution becomes payable ..	..	22.42	21.98	55.60	100.00
Accumulation of interest ..	0.43	59.49	9.05	31.03	100.00

12.6. Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

Percentage distribution of employee-members according to membership of trade unions and other details

Item							Percentage of employee-members
1							2
<i>Membership</i>							
Not reporting	..	..	..	..	..	..	0.39
No union exists	..	..	..	..	..	..	6.67
In case of a union							
(a) Members	..	..	..	..	..	..	38.82
(b) Not members	..	..	..	..	..	..	54.12
Total							100.00
<i>Subscription paid</i>							
Not reporting or no subscription	..	..	..	..	..	..	5.00
Paying regularly	..	..	..	..	..	..	58.00
Not paying regularly	..	..	..	..	..	..	37.00
Total							100.00
<i>Rate of subscription per month</i>							
Not reporting	..	..	..	..	..	..	5.21
Less than Re. 0.25	..	..	..	..	..	..	81.25
Re. 0.25 to less than Re. 0.50	..	..	..	..	..	..	5.21
Re. 0.50 and above	..	..	..	..	..	..	8.33
Total							100.00

Of the total employee-members about 39 per cent. reported to be the members of trade unions. Of these, about 58 per cent. were paying their subscription regularly. The common rate of subscription was less than Re. 0.25.

12.7. Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the periods of discontinuities. On the basis of this information, a distribution of

employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

Percentage distribution of employee-members, by industry-group, according to length of service

Length of service	Industry-group				
	Cotton textile	Jute textile	Leather and leather products	Rest	All
1	2	3	4	5	6
Not reporting	0.68	..	..	1.54	0.78
Less than 1 year	3.28	8.33	16.67	10.77	6.67
1 year to less than 5 years ..	5.40	4.16	5.55	18.46	8.63
5 years to less than 10 years	17.57	16.67	33.33	12.31	17.25
10 years to less than 20 years	52.70	58.34	38.89	47.69	50.00
20 years and above ..	29.27	12.50	5.56	9.23	13.69
Total ..	100.00	100.00	100.00	100.00	100.00
Number of employees ..	148	24	18	65	255

The employee-members of the sampled families constituted a stable labour force.

12.8. Service conditions

In regard to service conditions, information was obtained on shift-working, rest intervals, pay period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 shows the relevant data collected on service conditions.

TABLE 12.7

Percentage distribution of employee-members by industry-group and service conditions

Service conditions	Industry-group				
	Cotton textile	Jute textile	Leather and leather products	Rest	All
1	2	3	4	5	6
<i>Shift-working</i>					
Day	19.59	29.17	100.00	66.16	38.04
Night	10.14	..	..	4.61	7.06
Evening	4.05	4.16	..	..	2.74
Rotation	66.22	66.67	..	29.23	52.16
Total	100.00	100.00	100.00	100.00	100.00
<i>Daily rest interval</i>					
No rest interval	0.68	..	..	3.08	1.18
Half-an-hour or less	89.86	12.50	..	36.92	62.75
More than half-an-hour	9.46	87.50	100.00	60.00	36.07
Total	100.00	100.00	100.00	100.00	100.00
<i>Pay period</i>					
Weekly .. .. .	..	..	11.11	1.54	3.18
Fortnightly	95.95	100.00	44.44	36.92	77.65
Monthly	4.05	..	44.45	60.00	20.78
Others .. .. .	..	..	..	1.54	0.39
Total	100.00	100.00	100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>					
Not reporting	4.73	12.50	5.56	..	4.31
No earned leave	60.14	41.67	44.44	29.23	40.41
1 to 10 days	5.40	..	11.11	12.31	7.06
11 to 15 days	27.03	41.67	38.89	55.38	36.47
16 days and above	2.70	4.16	..	3.08	2.75
Total	100.00	100.00	100.00	100.00	100.00

Nearly 52 per cent. of the employee-members were in shifts by rotation. About 38 per cent. of employee-members were in day shifts. The percentage of employee-members in night shifts and evening

shifts, i.e., from about 4 p.m. to 12 p.m. covering a good part of the night, was 10. In regard to daily rest-interval, about 63 per cent. of employee-members reported that they were enjoying a rest-interval of half-an-hour or less and about 36 per cent. of employee-members enjoyed rest-interval of more than half-an-hour. As regards pay-period, most of the employee-members were being paid fortnightly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey show that about 36 per cent. of the employee-members enjoyed leave from 11 to 15 days. About 49 per cent. of the employee-members reported that they had not enjoyed paid earned leave. In this connection it has to be borne in mind that some of the employee-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

12.9. Social security benefits

Data were also collected on social security benefits, e.g., under the Employees' Provident Fund Scheme enjoyed by them as on the date of survey. These data are presented in table 12.8.

TABLE 12.8

Distribution of employees by social security benefits

Scheme							Percentage of employee- members
1							2
<i>Employees' Provident Fund Scheme</i>							
No arrangement	..	..	..	..	..	..	7.84
If arrangement —							
(A) Contributing	..	..	..	..	..	..	76.08
(B) Not contributing—							
(a) Not eligible	..	..	..	..	..	..	10.98
(b) Not interested	..	..	..	..	..	..	5.10
	Total					..	100.00
<i>Employees' State Insurance Scheme</i>							
Not reporting	..	..	..	..	..	..	..
No arrangement	..	..	..	..	..	..	9.41
If arrangement—							
(A) Contributing	..	..	..	..	..	..	89.41
(B) Not contributing	..	..	..	..	..	..	1.18
	Total					..	100.00

Out of the total of 255 employee-members, about 76 per cent. were contributing to provident fund account either under the Employees' Provident Funds Act or under voluntary provident fund schemes maintained by the employers. Out of about 16 per cent. of the employee-members who were not contributing, a majority of them were not eligible and the rest were not interested. In about 8 per cent. of the cases there was no arrangement for provident fund. Roughly 91 per cent. of the employee-members were covered by the Employees' State Insurance Scheme which provided sickness, work-injury and maternity benefits.

Apart from the Employees' Provident Fund Scheme, information on other social security benefits voluntarily given by the employers such as pension, gratuity, etc., was also collected. As for gratuity, about 36 employee-members out of a total of 255 reported provision of a system of gratuity in the establishments where they were employed and the majority of the rest reported no arrangement of such a kind. As regards pension, only 3 employee-members reported the existence of this provision and the majority of the rest reported that they were not entitled to pension.

SAVINGS, ASSETS AND INDEBTEDNESS

13.1. *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes accounts—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2. *Components of savings*

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

A. *Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/Assets				Monthly family income class (Rs.)				
				<60	60-120	120 and above	All	
1				2	3	4	5	
<i>Average amount per reporting family (Rs.)</i>								
Savings	..	..	..	191.44	491.82	997.21	508.30	
Assets	..	..	..	512.65	863.12	3,277.36	1,100.37	
Total				704.09	1,354.94	4,274.57	1,608.67	

TABLE 13—*contd.***B. Percentage of distribution of savings and assets by form and income classes**

Form of savings assets	Monthly family income class (Rs.)			
	<60	60 - <120	120 and above	All
1	2	3	4	5
(i) Savings				
(a) On family account				
Life insurance premium paid .. .. .	.. ..	0.08	..	0.05
Provident fund—own contribution	11.72	17.98	11.58	15.58
Provident fund—employer's contribution	11.72	17.87	11.54	15.50
Savings (bank, postal and cash in hand)..	0.04	0.30	0.21	0.25
Others	2.60	0.07	..	0.22
Total	26.08	36.30	23.33	31.60
(b) On enterprise and other purposes account				
..
(ii) Assets				
(a) Family account				
Land	38.47	24.87	17.34	23.41
Building	20.63	23.89	43.20	29.69
Jewellery and ornaments	8.35	10.61	13.08	11.23
Others	6.47	4.33	3.05	4.07
Total	73.92	63.70	76.67	68.40
(b) On enterprise and other purposes account				
..
Grand Total	100.00	100.00	100.00	100.00
Total number of reporting families ..	34	177	28	239

The amount of savings and assets per reporting family worked out to Rs. 508.30 and Rs. 1,100.37 respectively giving a total amount of Rs. 1,608.67. Thus, savings formed about 32 per cent. and assets 68 per cent. of the total amount of savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

13.3. *Extent of savings and assets*

Table 13.2 gives percentage distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

Percentage distribution of families by total amount of savings and assets and income classes

Amount of savings and assets	Monthly family income class (Rs.)				
	<60	60-120	120 and above	All	
1	2	3	4	5	
No assets and savings	14.71	6.21	..	6.70	
Less than Rs. 200	11.76	3.95	3.57	5.02	
Rs. 200 to below Rs. 500	20.59	11.30	..	11.30	
Rs. 500 to below Rs. 1,500	44.12	45.76	28.58	43.51	
Rs. 1,500 to below Rs. 2,500	2.94	19.22	25.06	17.57	
Rs. 2,500 to below Rs. 3,500	2.94	6.78	3.57	5.86	
Rs. 3,500 to below Rs. 4,500	2.94	2.26	3.57	2.51	
Rs. 4,500 and above .. ..	..	4.52	35.71	7.53	
Total	100.00	100.00	100.00	100.00	

Roughly, 44 per cent. of the families reported savings and assets of Rs. 500 to below Rs. 1,500, about 18 per cent. of Rs. 1,500 to below Rs. 2,500 and about 16 per cent. of Rs. 2,500 and above.

13.4. *Possession of durable articles and live-stock*

In addition to savings and assets, data were also collected on certain selected durable articles and live-stock. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles, etc. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

Number of families possessing selected durable articles and live-stock and number of articles, etc., possessed

Durable articles and live-stock				Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1				2	3	4	5
Table	..	..	..	18	7.53	22	1.22
Chair	..	..	..	22	9.21	32	1.45
Sewing machine	..	..	..	6	2.51	6	1.00
Clock, time-piece	..	..	..	19	7.94	19	1.00
Cot	..	..	..	215	89.96	497	2.31
Chonki	..	..	..	15	6.27	20	1.33
Radio	..	..	..	1	0.42	1	1.00
Harmonium	..	..	..	1	0.42	1	1.00
Tabla, dholak	..	..	..	9	3.77	9	1.00
Fountain pen	..	..	..	54	22.59	62	1.15
Wrist watch	..	..	..	25	10.46	25	1.00
Bicycle	..	..	..	46	18.83	47	1.04
Cow, Buffalo	..	..	..	6	2.51	10	1.67
Gun	..	..	..	1	0.42	1	1.00

It would appear from the above table that the possession of somewhat costly durable articles, such as wrist watch, sewing machine, bicycle, radio, clock/time-piece, etc., was not very uncommon among the working class families surveyed.

13.5. *Extent of indebtedness*

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

Percentage distribution of families by income classes and amount of debt

Amount of debt	Monthly family income class (Rs.)				
	<60	60	<120	120 and above	All
1	2	3	4	5	
Less than Rs. 50	9.52	2.78	..	3.52	
Rs. 50 to less than Rs. 100	23.81	19.14	..	18.31	
Rs. 100 to less than Rs. 150	28.58	10.19	7.69	12.68	
Rs. 150 to less than Rs. 250	19.05	20.37	30.77	21.13	
Rs. 250 to less than Rs. 500	9.52	24.07	38.47	23.24	
Rs. 500 to less than Rs. 1,000	4.76	18.52	7.69	15.49	
Rs. 1,000 to less than Rs. 2,000	4.76	4.63	15.18	5.63	
Rs. 2,000 and above .. ..	..	..	..	..
Total	100.00	100.00	100.00	100.00	
Total number of families reporting debt	21	108	13	142	

Taking all families together, about 44 per cent. of the families reported debt of Rs. 150 to less than Rs. 500 and about 21 per cent. of Rs. 500 and above.

13.6. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans		Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1		2	3	4
<i>(A) On family account</i>				
Festival .. ..	..	4.23	4.33	2.97
Marriage .. ..	..	27.46	24.55	35.83
Child birth .. ..	..	3.52	3.61	3.37
Funeral .. ..	..	7.04	6.14	5.08
Sickness .. ..	..	25.35	21.66	17.65
Education .. ..	..	0.70	1.08	1.45
Unemployment or lay-off .. ..	..	6.34	17.33	3.94
Meeting current deficit .. ..	..	11.98	6.14	6.87
Inherited debt .. ..	..	2.82	7.22	2.60
Others .. ..	..	3.52	1.81	7.45
Total .. ..	..	92.96	93.87	87.30

TABLE 13.5—*contd.*

1	2	3	4
<i>(B) On enterprise and other purposes account</i>			
Building	1.41	0.72	1.04
Purchase of other assets	1.41	1.08	5.55
Cultivation	1.41	2.17	0.45
Other family enterprise	0.70	0.72	2.34
Others	2.11	1.44	2.72
Total ..	7.04	6.13	12.70
Grand Total ..	100.00	100.00	100.00
Absolute totals	142	277 44,165(Rs.)	

Out of the total of 239 sampled families, 142 or about 59 per cent. reported debt on the date of survey.

Out of the families reporting debt, about 93 per cent. had taken loans on "family account" and the remaining about 7 per cent. on "enterprise and other purposes account".

13.7. Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loans	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Not reporting	..	Not reporting	..	Not reporting	..	Not reporting	25.63
		No security	80.51			Weekly	0.72
Provident fund	1.44	Land	0.36	No interest	24.91	Monthly	44.05
				Less than 6%	13.00		
Co-operative society	13.72	Ornaments and jewellery	5.05	6% to less than 12½%	18.41	Quarterly	7.94
Employer	1.44	Others	14.08	12½% to less than 25%	8.66	Half yearly	2.17
Money lender	44.77			25% to less than 50%	12.27	Yearly	6.72
Shopkeeper	3.97			50% and above	22.75	Others	18.77
Friends and relatives	34.66						
Others	..						
Total	100.00		100.00		100.00		100.00

The largest proportion (45 per cent.) of the loans were taken from money-lender. About 81 per cent. of the loans were taken against no security. About 25 per cent. of the loans were taken at no interest. Interest at the rate of less than 6 per cent. was paid in the case of about 13 per cent. of the loans and of 6 per cent. to less than 12½ per cent. in the case of 18 per cent. of the loans. The highest rate of interest i.e., 50 per cent. and above was paid in the case of about 23 per cent. of the loans. About 41 per cent. of the loans were to be repaid in monthly instalments.

SOME IMPORTANT FINDINGS

11.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out to about 60 thousands. Of the total families, 31 per cent. consisted of single members, families, 30 per cent. of two to three members, 23 per cent. of four to five members, 11 per cent. of six to seven members and the remaining 5 per cent. consisted of more than 7 members. By family type, 35 per cent. consisted of husband, wife and children. Others in order were unmarried earner and husband or wife i.e., single workers with dependants living elsewhere (31 per cent.); husband, wife, children and other members (9 per cent.); husband and wife (9 per cent.); unmarried earner and other members (2 per cent.); and rest (14 per cent.).

The average size of the family was 3.23 persons. Of these, 1.14 were earners, 0.06 earning dependants and 2.03 non-earning dependants. Of the earners, 1.13 were adult male and 0.01 adult female (there being no children). About 85 per cent. of the families had only one income recipient. On an average, a family had 2.04 dependants living with it and 0.51 dependants living elsewhere.

The average monthly income worked out to Rs. 94.03 per family and Rs. 29.17 per capita. The largest number of families (about 39 per cent. of the total) came within the income class 'Rs. 60 to less than Rs. 90'. The families with an income of 'Rs. 210 and above per month' formed about 4 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average monthly income of Rs. 94.03 per family, income from paid employment accounted for Rs. 87.33 or 93 per cent., income from self-employment for Rs. 3.96 or 4 per cent. and income from "other sources" such as rent from land, house, pension, cash assistance, gifts, concession, etc., for Rs. 2.74 or 3 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 108.19 per family, Rs. 33.65 per capita and Rs. 40.50 per adult consumption unit. The average per capita expenditure generally showed small variations from the overall average in the different income classes ignoring income class 'Rs. 30 to less than Rs. 60' and the highest income class.

The expenditure per adult consumption unit also showed small variations from the overall average ignoring the income class 'Rs. 30 to less than Rs. 60' and the highest income class.

Of the average monthly expenditure of Rs. 108.19 per family, consumption expenditure accounted for Rs. 95.02, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 51.05 or 54 per cent. of the consumption expenditure. The proportion of expenditure on food to consumption expenditure generally decreased with a rise in family income.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family revealed that while the overall nutritive value of the diets appeared to be good, there was room for improvement. Increased intake of green vegetables and intake of atleast skimmed milk especially by the children and pregnant and nursing women would help to overcome the deficiencies in respect of calcium and vitamins 'A' and 'C'.

14.2. Additional aspects of level of living

As already stated in chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built up on the basis of data collected in regard to these aspects. Among industrial workers in Kanpur, about 57* per cent. of all members (aged 5 years and above) were illiterate and about 34* per cent. had received education upto or below primary standard. About 15 per cent. of family members surveyed were receiving education. Among children (5 to 14 years of age) this percentage was about 48. The reasons for not receiving education in case of children were mainly financial difficulties, lack of facilities and lack of interest.

Cough and cold was the main sickness reported. Allopathic treatment in cases of sickness was the most popular among the families.

About 78 per cent. of the families were living in dwellings having one living room with no provision for separate bath, store room and kitchen. In a majority of dwellings there were arrangements for tap water supply, though outside the dwelling and common latrines cleaned manually. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, bus stop, post office, medical aid centre, etc., were in most cases at a distance of less than one mile from their dwellings.

*Estimated figures.

A majority of the employee-members of the sampled families were in permanent employment in factories. By and large, the employee-members of the sampled families constituted a stable labour force. About 52 per cent. of the employee-members were working in shifts by rotation and about 38 per cent. in day shift. About 63 per cent. of the employee-members were enjoying a daily rest interval of half-an-hour or less. Most of them were being paid fortnightly. Paid earned leave for 11 to 15 days was enjoyed by about 36 per cent. of the employee-members. A majority of them were covered by the Employees' Provident Fund and the Employees' State Insurance Schemes.

Assets formed about 68 per cent. and savings about 32 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to Rs. 508.30 and Rs. 1,100.37 respectively. Roughly, 44 per cent. of the families reported savings and assets between Rs. 500 and Rs. 1,500.

About 59 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

APPENDIX I

List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59

A. Factory Centres

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar
28. Yamunanagar
29. Jaipur
30. Ajmer
31. Delhi
32. Srinagar

B. Mining Centres

33. Jharia
34. Kodarma
35. Noamundi
36. Balaghat
37. Gudur
38. Barbil
39. Raniganj
40. Kolar Gold Field

C. Plantation Centres

41. Labac
42. Rangapara
43. Mariani
44. Doom Dooma
45. Coonoor
46. Darjeeling
47. Jalpaiguri
48. Chikmagalur
49. Ammathi
50. Mundakkayam

APPENDIX II

Average monthly expenditure—item-wise—per family

Item	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
(a) CONSUMPTION EXPENDITURE				
FOOD BEVERAGES, ETC.				
Cereals and products				
Paddy	1	0·06	2	0·03
Rice	190	3·61	678	6·38
Wheat	207	7·38	766	13·24
Wheat atta	12	0·14	52	0·41
Jowar	9	0·12	49	0·39
Jowar atta .. .. .	..	..	1	0·01
Bajra	14	0·22	54	0·46
Bajra atta .. .. .	..	..	7	0·04
Maize	1	0·01	7	0·03
Maize atta .. .. .	..	..	5	0·01
Barley	6	0·03	58	0·35
Barley atta	1	0·01	4	0·01
Pea .. .. .	..	..	2	..
Gram	55	0·42	301	1·24
Gram atta	6	0·03	21	0·04
Sattu	6	0·02	10	0·01
Chira, muri, khoi, lawa .. .. .	..	..	1	..
Maida	6	0·03	40	0·08
Suji, rawa	5	0·02	35	0·06
Sewai	1	..	5	0·01
Bread	1	0·02	2	0·01
Cake, pastry	1	..	1	..

APPENDIX II—*contd.*

1	2	3	4	5
Biscuit	2	..	21	0·03
Other wheat products .. .. .	..	..	6	0·03
Other cereals	10	0·19	56	0·56
Grinding charges, etc.	200	0·23	699	0·51
Sub-total : cereals and products	207	12·54	709	23·94
<i>Pulses and products</i>				
Arhar	203	1·96	681	3·01
Gram	3	0·02	61	0·09
Moong	24	0·07	123	0·18
Masur	10	0·02	87	0·10
Urd	82	0·35	412	0·79
Pea	1	..	14	0·02
Other pulses .. .. .	..	..	1	..
Pulse products .. .. .	..	..	1	..
Sub-total : pulses and products	206	2·42	705	4·19
<i>Oil seeds, oils and fats</i>				
Mustard oil	203	1·44	700	2·80
Coconut oil .. .. .	..	..	14	0·02
Gingelly oil .. .. .	..	..	1	..
Other vegetable oils .. .. .	..	..	1	..
Vanaspati	23	0·17	147	0·48
Other fats .. .. .	..	..	1	..
Sub-total : oil seeds, oils and fats	204	1·61	704	3·30
<i>Meat, fish and eggs</i>				
Goat meat	74	0·62	238	0·97
Beef	1	..	13	0·04
Mutton .. .. .	..	..	1	..
Pork	1	..	5	..
Buffalo meat	13	0·07	70	0·15
Bird's meat	1	0·01	1	..

APPENDIX II—*contd.*

	1	2	3	4	5
Other meat	2	0·03	2	0·01	
Fresh fish	20	0·09	102	0·24	
Dry fish	2	0·02	2	0·01	
Egg-hen	6	0·02	27	0·08	
Sub-total : meat, fish and eggs ..	79	0·86	336	1·50	
<i>Milk and products</i>					
Milk (cow)	24	0·37	100	1·01	
Milk (buffalo)	115	2·06	383	3·04	
Curd	56	0·29	193	0·30	
Lassi .. .. .	..	..	3	0·01
Khoa	2	0·01	19	0·08	
Chhana .. .. .	..	..	1	..
Ghee (cow)	2	0·03	7	0·04	
Ghee (buffalo)	90	2·11	299	2·45	
Butter	1	0·01	7	0·05	
Powdered milk .. .. .	..	..	3	0·02
Cheese .. .. .	..	..	3	..
Other milk and products	4	0·10	17	0·18	
Sub-total : milk and products ..	166	4·98	573	7·18	
<i>Condiments and spices</i>					
Salt	207	0·08	708	0·13	
Turmeric	188	0·14	680	0·21	
Chillies green	54	0·03	126	0·03	
Chillies dry	174	0·25	658	0·50	
Tamarind	2	..	7	..	
Onion	160	0·30	584	0·38	
Garlic	132	0·11	482	0·15	
Coriander	162	0·12	612	0·21	
Ginger	12	0·01	50	0·02	
Pepper	63	0·09	215	0·09	

APPENDIX II—*contd.*

1					2	3	4	5
Methi	..	..	..	..	15	..	66	0.01
Mustard	..	..	..	..	..	..	3	..
Jira	..	..	..	..	33	0.03	143	0.05
Clove	..	..	..	..	12	0.04	44	0.04
Elachi	..	..	..	..	2	..	22	0.01
Mixed spices	..	..	..	..	141	0.27	501	0.40
Other spices, etc.	..	..	..	..	13	0.01	45	0.04
Sub-total : condiments and spices					207	1.48	707	2.27
<i>Vegetables and products</i>								
Potato	..	..	..	..	200	1.01	685	1.44
Muli, turnip, radish	..	..	..	..	32	0.04	122	0.05
Carrot, beet	..	..	..	..	..	..	6	..
Arum	..	..	..	..	11	0.03	73	0.07
Other root vegetables	..	..	..	..	2	0.01	16	0.01
Brinjal	..	..	..	..	58	0.07	220	0.12
Cauliflower	..	..	..	..	43	0.11	147	0.12
Cabbage	..	..	..	..	12	0.02	41	0.02
Jackfruit	..	..	..	..	12	0.03	64	0.05
Ladies finger	..	..	..	..	41	0.06	153	0.13
Tomato	..	..	..	..	68	0.17	232	0.20
Cucumber	..	..	..	..	2	..	9	..
Pumpkin	..	..	..	..	27	0.03	112	0.06
Gourd	..	..	..	..	62	0.09	224	0.12
Karela	..	..	..	..	22	0.04	121	0.08
Bean	..	..	..	..	6	0.01	30	0.02
Pea	..	..	..	..	3	0.01	30	0.02
Other vegetables	..	..	..	..	42	0.13	177	0.18
Palak	..	..	..	..	62	0.09	250	0.13
Amaranth chalai	..	..	..	..	8	0.01	20	0.01
Methi	..	..	..	..	4	0.01	20	0.01
Other leafy vegetables	..	..	..	..	14	0.02	58	0.03
Pickle preservative	..	..	..	..	..	..	2	..
Other vegetable products	..	..	..	..	34	0.07	120	0.11
Sub-total : vegetables and products					204	2.06	701	2.98

APPENDIX II—*contd.*

				1	2	3	4	5
<i>Fruits and products</i>								
Banana, plantain	..	..	..	43	0.08	129	0.11	
Orange	..	..	..	13	0.03	43	0.09	
Lemon	..	..	..	24	0.05	94	0.07	
Mango	..	..	..	48	0.45	184	0.69	
Pine apple	..	..	..	1	..	1	..	
Water melon	..	..	..	9	0.01	25	0.02	
Coconut	..	..	..	1	..	9	0.01	
Papaya	..	..	..	3	..	5	..	
Apple	..	..	..	2	0.01	13	0.03	
Kharbooza	..	..	..	27	0.08	74	0.09	
Dried fruit	..	..	..	21	0.04	53	0.10	
Other fruit	..	..	..	38	0.06	142	0.13	
Jam and jelly	..	..	..	..	..	2	..	
Other fruit products	..	..	..	7	..	23	0.01	
Sub-total : fruits and products				..	144	0.81	510	1.35
<i>Sugar, honey, etc.</i>								
Sugar crystal	..	..	..	138	0.75	514	1.30	
Sugar deshi	..	..	..	3	0.02	11	0.03	
Gur	..	..	..	114	0.30	437	0.62	
Honey	..	..	..	..	..	4	..	
Sugar candy	..	..	..	..	..	2	..	
Sub-total : sugar, honey, etc.				..	190	1.07	664	1.95
<i>Prepared meals and refreshments</i>								
Meals	..	..	..	35	2.05	60	0.78	
Snack-saltish	..	..	..	27	0.14	72	0.13	
Snack-sweet	..	..	..	46	0.21	164	0.30	
Hot drink-tea	..	..	..	113	0.82	323	0.89	
Hot drink-otherr	..	..	..	..	..	1	..	
Toffee, chocolate	..	..	..	..	..	1	..	
Green coconut	..	..	..	..	..	2	0.01	
Sugarcane juice	..	..	..	1	..	10	..	
Cold drink	..	..	..	6	0.02	12	0.01	
Others	..	..	..	6	0.06	19	0.07	
Sub-total : prepared meals and refreshments					152	3.30	436	2.19

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Non-alcoholic beverages</i>					
Tea leaf	33	0·08	208	0·19	
Cocoa	1	..	1	..	
Ice	3	..	23	0·01	
Sub-total : non-alcoholic beverages ..	37	0·08	224	0·20	
, Total : food ..	221	31·21	723	51·05	
<i>Pan, supari, etc.</i>					
Pan leaf	14	0·04	165	0·19	
Pan finished	103	0·35	257	0·33	
Supari	43	0·39	233	0·59	
Lime	50	0·01	231	0·02	
Katha	43	0·21	232	0·31	
Others	7	0·02	21	0·01	
Sub-total : pan, supari, etc. ..	142	1·02	486	1·45	
<i>Tobacco and products</i>					
Bidi	116	0·76	337	0·93	
Cigarette	7	0·03	38	0·09	
Zarda, kimam, surti	19	0·07	114	0·14	
Chewing tobacco	34	0·16	118	0·14	
Smoking tobacco	1	..	2	..	
Leaf tobacco	58	0·25	171	0·23	
Hukka-tobacco prepared	60	0·18	154	0·16	
Others	5	0·04	23	0·05	
Sub-total : tobacco and products ..	191	1·49	631	1·74	
<i>Alcoholic beverages, etc.</i>					
Country liquor	2	0·04	3	0·03	
Ganja	1	..	5	0·01	
Bhang	1	..	5	0·01	
Charas .. .. .	..	..	2	0·01	
Others	1	..	2	0·01	
Sub-total : alcoholic beverages, etc. ..	5	0·04	16	0·07	
Total : pan, supari, tobacco and intoxicants ..	..	2·55	..	3·26	

APPENDIX II—*contd.*

1				2	3	4	5
FUEL AND LIGHT							
Firewood and chips	..	..	..	196	2.57	668	3.80
Coal and coke	..	..	..	12	0.11	100	0.30
Saw dust	..	..	..	6	0.05	19	0.05
Kerosene oil—fuel	..	..	..	139	0.14	473	0.18
Kerosene oil—lighting	..	..	..	185	0.33	596	0.48
Electricity—lighting	..	..	..	28	0.16	103	0.26
Dung cake	..	..	..	10	0.04	60	0.10
Charcoal	..	..	..	1	..	1	..
Electric bulb	..	..	..	1	0.01	6	0.02
Candle	..	..	..	..	..	2	..
Match box	..	..	..	206	0.24	705	0.31
Other lighting oils	..	..	..	..	..	2	..
Others	..	..	..	24	0.02	108	0.07
Total : fuel and light				221	3.67	721	5.57
HOUSING							
<i>Rent for housing and water charges</i>							
Residential house rent	..	..	..	193	3.62	622	5.30
House rent owned/free	..	..	..	21	0.39	77	1.07
Water charges	..	..	..	1	..	10	0.01
Sub-total : rent for housing and water charges				214	4.01	698	6.38
<i>House repairs and upkeep</i>							
Repairs	..	..	..	3	0.02	21	0.06
White washing	..	..	..	4	0.02	15	0.01
Others	..	..	..	1	..	6	0.01
Sub-total : house repairs and upkeep				8	0.04	40	0.08
<i>Furniture, etc.</i>							
Bedstead, cot	..	..	..	8	0.08	31	0.21
Mat, mattress, durrie	..	..	..	1	0.01	6	0.02
Showcase, almirah	..	..	..	..	..	1	..
Stool	..	..	..	..	..	1	..
Others	..	..	..	..	..	1	..
Repairs and maintenance	..	..	..	7	0.06	35	0.14
Sub-total : furniture, etc.				16	0.15	72	0.37

APPENDIX II—*contd.*

1	2	3	4	5
<i>Household appliances</i>				
Box, trunk	4	0·05	14	0·07
Suit case, attache case	1	0·03	2	0·01
Utensil—earthenware	23	0·02	97	0·04
Utensil—iron	5	0·05	11	0·04
Utensil—stainless steel	1	..	2	..
Utensil—bell metal	2	0·01	2	..
Utensil—aluminium	13	0·06	28	0·07
Utensil—copper	3	0·11	12	0·08
Utensil—brass	2	0·03	12	0·11
Utensil—others	2	0·02	3	0·01
Glassware	6	0·01	21	0·02
Enamelware	2	..	2	..
Chinaware .. ..	..	..	5	..
Bucket .. ..	..	..	3	0·03
Broom	68	0·04	274	0·05
Lock	4	0·02	11	0·02
Rope, string	6	0·05	24	0·06
Cutlery .. ..	..	..	1	..
Other electricals	1	..	5	..
Latern, lamp .. ..	..	..	4	..
Other household appliances	3	0·03	10	0·03
Rent for household appliances .. ..	..	..	1	..
Repair and maintenance	3	0·02	6	0·02
Sub-total : household appliances	102	0·55	373	0·66
<i>Household services</i>				
Domestic servant, ayah .. ..	..	..	6	0·02
Cook	2	..	2	..
Sweeper	94	0·13	397	0·31
Others .. ..	..	..	7	0·04
Sub-total : household services	96	0·13	405	0·37
Total : housing	217	4·88	715	7·86

APPENDIX II—*contd.*

1	2	3	4	5
CLOTHING, BEDDING, ETC.				
<i>Ready-made clothing</i>				
Dhoti	63	2.30	163	2.36
Lungi	8	0.12	17	0.06
Trousers .. .. .	..	..	1	0.01
Half pants .. .. .	..	..	3	0.01
Bush shirt .. .. .	..	..	2	..
Shirt, kamiz, kurta	1	0.01	8	0.03
Coat, overcoat .. .. .	..	..	1	0.03
Ganji, banian	33	0.32	92	0.26
Sari	11	0.55	57	0.92
Blouse, choli .. .. .	..	..	1	0.01
Petticoat .. .. .	..	..	1	..
Dopatta, urani .. .. .	..	..	12	0.03
Frock .. .. .	..	..	2	0.01
Undergarment	2	..	5	0.01
Chaddar, angabastram	10	0.32	14	0.14
Towel	4	0.09	11	0.05
Gamcha	22	0.08	45	0.07
Handker hief	2	..	4	..
Shawl, wrapper, scarf	1	0.01	3	0.02
Sweater, pull over	1	0.13	4	0.07
Wool .. .. .	..	..	2	0.07
Poplin .. .. .	..	..	1	..
Other cloth .. .. .	..	..	1	0.02
Other hosiery garments .. .. .	..	..	1	..
Other clothing (miscellaneous) .. .. .	..	..	2	0.01
Sub-total : ready-made clothing	100	3.93	300	4.19
<i>Non-ready-made clothing</i>				
Dhoti	2	0.08	11	0.29
Lungi .. .. .	..	..	2	..
Pyjama	1	0.01	6	0.02
Half pants .. .. .	..	..	1	..

APPENDIX II—*contd.*

	1	2	3	4	5
Bush shirt	2	..
Shirt, kamiz, kurta	11	0·10	57	0·36
Coat, overcoat	1	0·01	2	0·01
Ganji, banian	2	0·01	5	0·01
Sari	1	0·07	3	0·04
Blouse, choli	8	0·04
Dopatta, urani	3	0·02
Frock	1	0·01
Undergarment	3	0·01	9	0·04
Chaddar, angabastam	1	..
Gamcha	3	0·02	4	0·01
Sweater, pullover	1	0·01
Wool	4	0·07
Longcloth	29	0·74	106	0·65
Mulmul	1	0·02	14	0·04
Satin	8	0·09
Poplin	44	1·07	155	1·28
Other shirting, etc.	11	0·23	32	0·29
Necktie	1	0·01
Other cloth	33	0·52	142	0·83
Other knitted garments	1	..
Other clothing (miscellaneous)	1	0·03	8	0·06
Sub-total : non-ready-made clothing	102	2·92	347	4·23
<i>Headwear</i>					
Cap	6	0·01	19	0·13
Sub-total : headwear	6	0·01	19	0·13
<i>Bedding</i>					
Bedsheet	8	0·18	25	0·25
Pillow	3	0·01
Mosquito net	2	0·03
Durrie	3	0·05	9	0·07
Blanket, rug	1	0·03
Bed cover	3	0·03	8	0·05
Pillow case	2	..
Bedding cloth	1	0·02	5	0·20
Others	3	0·07	19	0·24
Sub-total : bedding	16	0·35	64	0·88

APPENDIX II—contd.

				1	2	3	4	5
<i>Footwear</i>								
Shoe	20	0.54	93	0.77
Sandal	1	0.03	9	0.05
Chappal	4	0.06	50	0.24
Boot	3	0.01
Slipper	1	..	8	0.01
Hose	1	0.01
Socks	2	0.01	8	0.01
Others	1	0.04	1	0.01
Sub-total : footwear	28	0.68	133	1.14
<i>Miscellaneous</i>								
Laundry	6	0.01	30	0.06
Washerman	96	0.35	407	0.72
Washing soap	207	0.70	697	1.01
Soda	5	0.01	39	0.01
Soup chip and powder	2	..
Tailoring, mending, etc.	75	0.50	257	0.72
Others	1	..
Repairs, etc. (footwear)	67	0.11	176	0.09
Sub-total : miscellaneous	221	1.68	721	2.61
Total : clothing, bedding, etc.	221	9.57	721	13.18
MISCELLANEOUS								
<i>Medical care</i>								
Doctors' fee	2	0.01	21	0.15
Medicine	29	0.98	164	2.19
Dentists' fee	1	0.01
Nurse, midwife	6	0.06
X-ray	1	0.01
E.S.I. premium	190	1.68	620	1.94
Others	4	0.02
Sub-total : medical care	192	2.67	655	4.38

APPENDIX II—*contd.*

1				2	3	4	5
<i>Personal care</i>							
Hair oil, etc.	..	..	..	164	0·43	560	0·61
Barber	..	..	..	202	0·75	681	0·94
Snow, face cream, etc.	..	..	..	3	0·01	15	0·02
Toilet soap	..	..	..	111	0·22	427	0·33
Soap nut	..	..	..	3	..	6	..
Comb, hair brush,	..	..	..	8	..	52	0·02
Mirror	..	..	..	6	0·01	29	0·02
Face powder..	..	..	..	..	..	5	0·01
Tooth paste ..	..	..	..	2	0·01	9	0·02
Tooth powder	..	..	..	26	0·04	97	0·05
Tooth brush	..	..	..	..	..	3	..
Neem and similar stick	..	..	..	129	0·07	372	0·08
Blade	..	..	..	23	0·02	135	0·03
Shaving soap	..	..	..	..	..	2	..
Other shaving requisite	..	..	..	..	..	1	..
Scent and perfume	..	..	..	..	..	2	..
Lip stick, etc.	..	..	..	..	..	1	..
Family planning goods	..	..	..	..	..	8	0·01
Others	..	..	..	3	0·01	31	0·03
Sub-total : personal care	..	..	..	216	1·57	718	2·17
<i>Education and reading</i>							
School and college fees	..	..	..	3	0·08	95	0·60
Books-school	..	..	..	3	0·12	68	0·40
Books-general	..	..	..	1	..	12	0·07
Hostel charges	..	..	..	..	..	1	0·15
Stationery—all kinds	..	..	..	3	0·01	51	0·13
Private tuition	..	..	..	..	..	22	0·08
Newspaper	..	..	..	2	0·03	8	0·02
Library charges	..	..	..	..	..	1	..
Others	..	..	..	..	..	10	0·02
Sub-total : education and reading	..	..	..	8	0·24	158	1·47

APPENDIX II—contd.

	1	2	3	4	5
<i>Recreation, etc.</i>					
Cinema	33	0.25	89	0.31	
Toy .. .. .	..	..	19	0.01
Pet animal purchase .. .. .	..	..	6	0.08
Mela and fair	17	0.10	48	0.10	
Camera .. .. .	..	..	1	0.03
Photographic expenses .. .. .	..	..	1	0.01
Sports' goods	1	..	1	..	
Club fees, etc.	1	..	1	..	
Chance games and lottery .. .. .	..	..	1	0.02
Others	8	0.05	17	0.03	
Repair and maintenance .. .. .	..	..	1	..
Sub-total : recreation, etc.	55	0.40	157	0.59	
<i>Transport, etc.</i>					
Rail	64	2.15	154	2.20	
Bus	48	0.42	148	0.43	
Tram	1	..	2	..	
Rickshaw	106	0.33	319	0.50	
Bullock cart .. .. .	..	..	3	0.01
Horse cab	6	0.03	17	0.04	
Taxi .. .. .	..	..	1	0.02
Bicycle hire .. .. .	..	..	1	..
Repair charges	5	0.29	24	0.24	
Other expenses of owned transport	2	0.02	6	0.02	
Postage	86	0.24	276	0.16	
Upkeep horse, bullock .. .. .	..	..	1	..
Others	3	0.01	10	0.03	
Sub-total : transport, etc.	168	3.49	532	3.65	
<i>Subscription, etc.</i>					
Trade union	13	0.07	31	0.03	
Religious	38	0.14	110	0.18	
Gift and charity	54	0.16	168	0.68	
Other ceremonials	1	..	6	0.15	
Fines and penalties	1	..	2	0.01	
Others	2	0.01	4	0.01	
Sub-total : subscription, etc. .. .. .	..	0.38	279	1.06

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Miscellaneous</i>					
Ornament—glass	15	0.03
Ornament—others	1	..
Watch	1	0.04
Fountain pen	5	0.01
Umbrella	7	0.17	13	0.09
Hand stick	1	..
Repair and maintenance	2	0.08	16	0.23
Other pocket expenses	16	0.17	97	0.35
Other miscellaneous expenses	1	..	8	0.03
Sub-total : miscellaneous	25	0.42	141	0.78
Total : MISCELLANEOUS	9.17	..	14.10
Total : CONSUMPTION EXPENDITURE	61.05	..	95.02
(b) NON-CONSUMPTION EXPENDITURE					
<i>Taxes</i>					
Municipal tax	2	..
Sub-total : taxes	2	..
<i>Interest, litigation, etc.</i>					
Interest paid on loan	52	1.22	175	1.57
Litigation expenses	4	0.40	12	0.20
Remittances	128	20.02	223	11.40
Sub-total : interest, litigation, etc.	157	21.64	355	13.17
<i>Savings and investments</i>					
Ornaments—gold	1	..
Ornaments—silver	1	0.07
Other ornaments	1	0.01
Livestock	1	..
Gold and silver ware	1	0.01
Bicycle	2	0.06
Type writer	1	0.01
Life insurance premium	3	0.16	5	0.10

APPENDIX II—*concl'd.*

1		2	3	4	5
Provident fund contribution .. ..	..	153	3.58	538	4.05
Postal savings .. ..	..	..	..	1	0.02
Loan advanced .. ..	..	1	0.01	1	..
Shares and securities .. ..	..	..	..	1	..
Others .. ..	..	24	1.81	74	1.99
Sub-total : savings and investments ..	..	161	5.56	555	6.32
<i>Debts repaid</i>					
Debts repaid .. ..	..	47	5.93	159	5.94
Sub-total : debts repaid .. ..	..	47	5.93	159	5.94
Total : NON-CONSUMPTION EXPENDITURE	EX-	..	33.13	..	25.43

SUMMARY

(a) *Consumption expenditure*

Food .. ..	..	221	31.21	723	51.05
Tobacco, pan, supari and intoxicants ..	..	..	2.55	..	3.26
Fuel and light .. ..	..	221	3.67	721	5.57
Housing .. ..	..	217	4.88	715	7.86
Clothing, bedding, etc. .. ..	..	221	9.57	721	13.18
Miscellaneous .. ..	..	..	9.17	..	14.10
Total .. ..	..	..	61.05	..	95.02

(b) *Non-consumption expenditure*

Taxes, interest and litigation .. ..	..	52	1.62	175	1.77
Remittances to dependants .. ..	..	128	20.02	223	11.40
Savings and investment .. ..	..	161	5.56	555	6.32
Debts repaid .. ..	..	47	5.93	159	5.94
Total .. ..	..	..	33.13	..	25.43

APPENDIX III

*Average quantity consumed per adult consumption unit per month
by items*

Item						Standard unit (quantity)	Number of families reporting (unestimated)	Average quantity consumed per adult consumption unit per month (unestimated)
1						2	3	4
FOOD, BEVERAGES, ETC.								
<i>Cereals and products</i>								
Paddy	..	..	..	..	..	kg.	2	4.10
Rice	..	..	..	..	..	"	678	3.69
Wheat	..	..	..	..	..	"	705	9.79
Wheat atta	..	..	..	..	..	"	52	3.34
Jowar	..	..	..	..	..	"	49	3.85
Jowar atta	..	..	..	..	..	"	1	6.00
Bajra	..	..	..	..	..	"	54	3.37
Bajra atta	..	..	..	..	..	"	7	1.86
Maize	..	..	..	..	..	"	7	2.40
Maize atta	..	..	..	..	..	"	5	1.88
Barley	..	..	..	..	..	"	58	2.91
Barley atta	..	..	..	..	..	"	4	2.44
Pea	..	..	..	..	..	"	2	0.80
Gram	..	..	..	..	..	"	301	2.20
Gram atta	..	..	..	..	..	"	21	1.28
Sattu	..	..	..	..	..	"	10	0.75
Maida	..	..	..	..	..	"	40	0.89
Suji, rawa	..	..	..	..	..	"	35	0.64
Sewai	..	..	..	..	..	"	5	0.20
Bread	..	..	..	..	..	"	2	0.29
Cake, pastry	..	..	..	..	..	"	1	0.32
Biscuit	..	..	..	..	..	"	11	0.11
Other wheat products	..	..	..	..	..	"	6	4.48
Other cereals	..	..	..	..	..	"	56	4.48

APPENDIX III—*contd.*

	1	2	3	4
<i>Pulses and products</i>				
Arhar kg.	681	1.50
Gram "	61	0.49
Moong "	123	0.43
Masur "	87	0.34
Urd "	412	0.68
Pea "	14	0.49
Other pulses "	1	0.98
Pulse products "	1	0.92
<i>Oilseeds, oils and fats</i>				
Mustard oil kg.	697	0.49
Coconut oil "	14	0.07
Gingelly oil "	1	0.12
Other vegetable oils "	1	0.37
Varanapati "	145	0.32
Other fats "	1	0.03
<i>Meat, fish and eggs</i>				
Goat meat kg.	238	0.61
Beef "	13	1.27
Mutton "	1	0.25
Pork "	5	0.44
Buffalo meat "	70	0.86
Bird's meat "	1	0.47
Other meat "	2	2.92
Fresh fish "	102	0.38
Dry fish "	2	0.70
Egg hen no.	27	4.35
<i>Milk and products</i>				
Milk (cow) l.	96	3.45
Milk (buffalo) "	383	3.06
Curd kg.	192	0.39
Lassi "	3	2.28
Khoa "	19	0.26
Chhana "	1	0.29
Ghee (cow) "	7	0.36
Ghee (buffalo) "	298	0.36
Butter "	7	0.23
Powdered milk "	3	0.69
Cheese "	2	0.34
Other milk and products "	17	4.55

APPENDIX III—*contd.*

	1	2	3	4
<i>Condiments and spices</i>				
Salt	kg.	708	0·37
Turmeric	g.	680	60·65
Chilly-green	122	49·57
Chilly-dry	657	71·27
Tamarind	7	52·72
Onion	kg.	583	0·83
Garlic	g.	481	51·67
Coriander	612	70·57
Ginger	50	59·02
Pepper	215	32·43
Methi	65	19·95
Mustard	3	122·24
Jira	140	20·76
Clove	42	14·81
Elachi	20	12·36
Mixed spices	500	31·96
Other spices, etc.	44	82·70
<i>Vegetables and products</i>				
Potato	kg.	685	1·66
Muli, turnip, radish	77	1·06
Carrot, beet	6	0·97
Arum	73	0·54
Other root vegetables	16	0·44
Brinjal	219	0·60
Cauliflower	119	0·95
Cabbage	41	0·51
Jackfruit	64	0·42
Ladies finger	153	0·44
Tamato	232	1·00
Cucumber	9	1·98
Pumpkin	112	0·67
Gourd	224	0·62
Karela	121	0·42
Bean	30	0·66
Poa	30	0·64
Other vegetables	165	0·70
Palak	249	0·54
Amaranth chalai	20	0·51
Methi	20	0·40

APPENDIX III—*contd.*

	1		2		3	4
Other leafy vegetables	kg.	57	0·63
Pickle preservatives	2	0·50
Other vegetable products	120	0·63
<i>Fruits and products</i>						
Banana, plantain	no.	128	6·14
Orange	43	4·23
Lemon	94	4·09
Mango	163	19·47
Pineapple	1	4·00
Water melon	25	0·52
Coconut	9	0·51
Papaya	3	0·31
Apple	kg.	13	0·24
Kharbooza	74	1·94
Dried fruit	51	0·13
Other fruits	129	2·54
Jam and jelly	2	0·19
Other fruit products	14	0·38
<i>Sugar, honey, etc.</i>						
Sugar crystal	kg.	514	0·63
Sugar deshi	11	0·61
Gur	435	0·60
Honey	4	0·03
Sugar candy	2	0·12
<i>Pan, supari, etc.</i>						
Pan leaf	no.	164	51·96
Pan finished	256	14·70
Supari	g.	229	81·18
Lime	229	49·10
Katha	231	34·87

APPENDIX III—*concl'd.*

	1	2	3	4
<i>Tobacco and products</i>				
Bidi	no.	337	127·92
Cigarette	„	38	26·67
Zarda, kimam, surti	g.	112	37·32
Chewing tobacco	„	118	60·77
Smoking tobacco	„	2	58·32
Leaf tobacco	„	167	75·70
Hukka tobacco prepared	„	150	338·25
<i>Alcoholic beverages, etc.</i>				
Country liquor	pint.	1	1·90
Gania	g.	5	2·92
Bhang	„	5	4·78
Charas	„	2	5·60
<i>Other beverages</i>				
Tea leaf	kg.	183	0·04
Ice	„	23	1·12
g.=gram kg.=kilogram l.=litre no.—number				

